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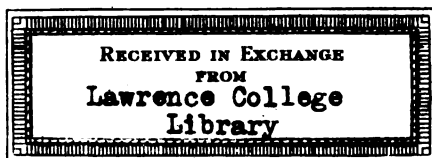
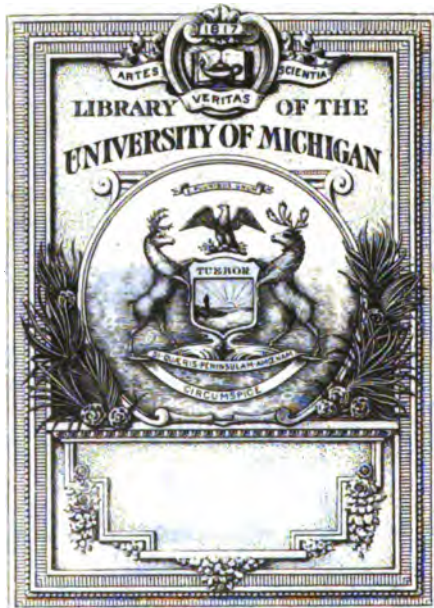
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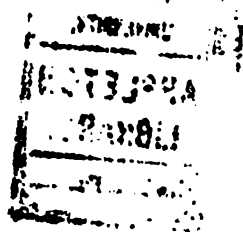
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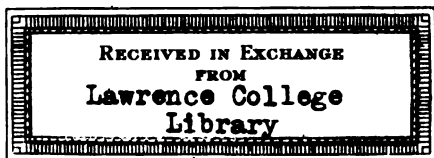
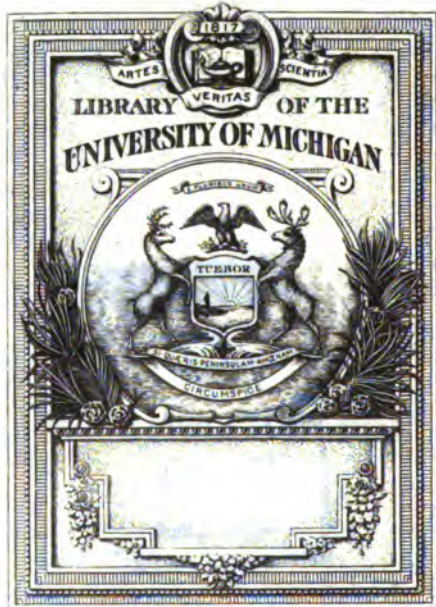
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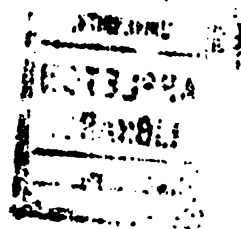


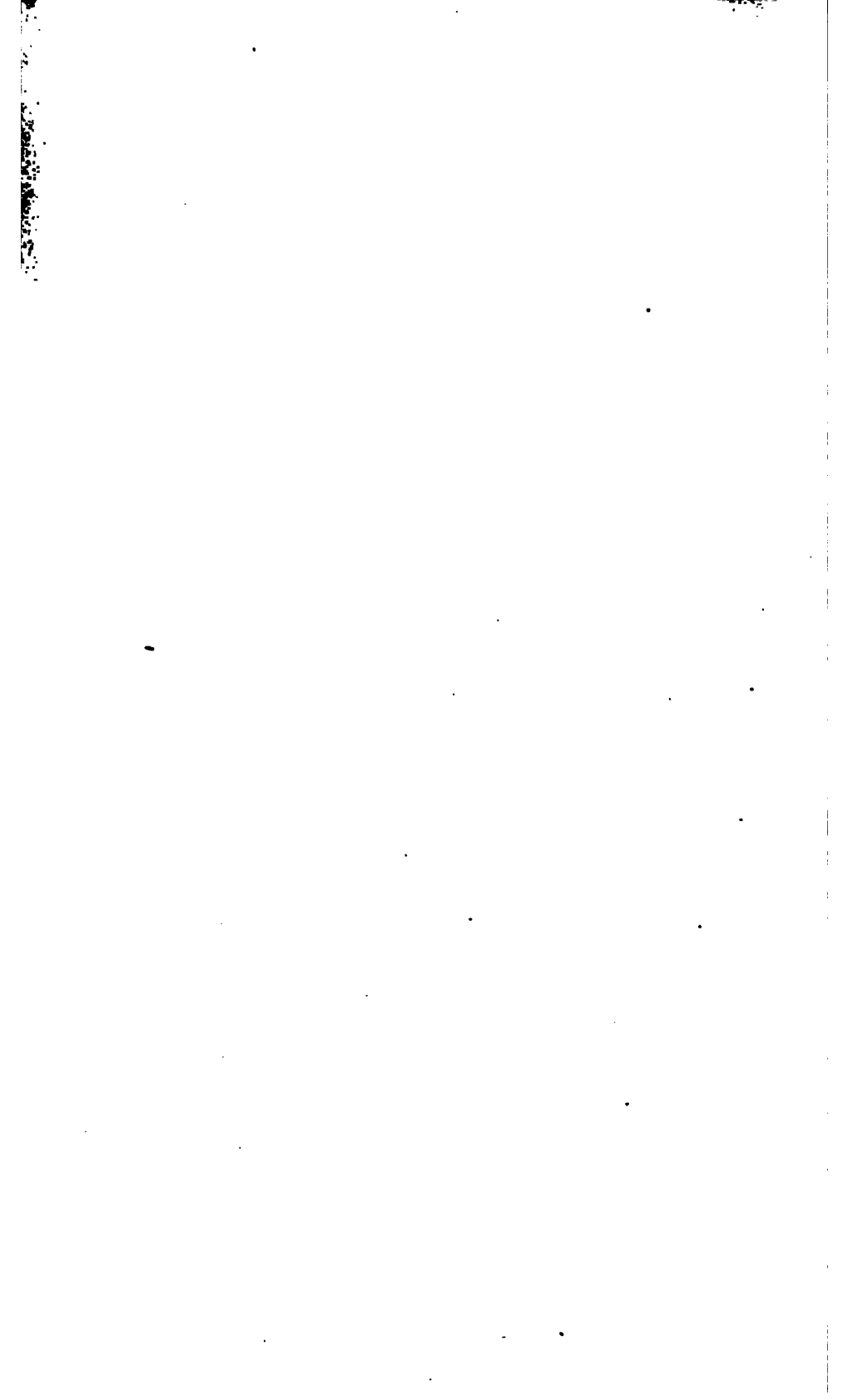


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# Public Documents of Massachusetts:

BEING THE

## ANNUAL REPORTS

OF VARIOUS

## PUBLIC OFFICERS AND INSTITUTIONS

FOR THE YEAR

1873.

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PUBLISHED BY THE SECRETARY OF THE COMMONWEALTH,  
UNDER AUTHORITY OF CHAPTER IV. OF THE GENERAL STATUTES.

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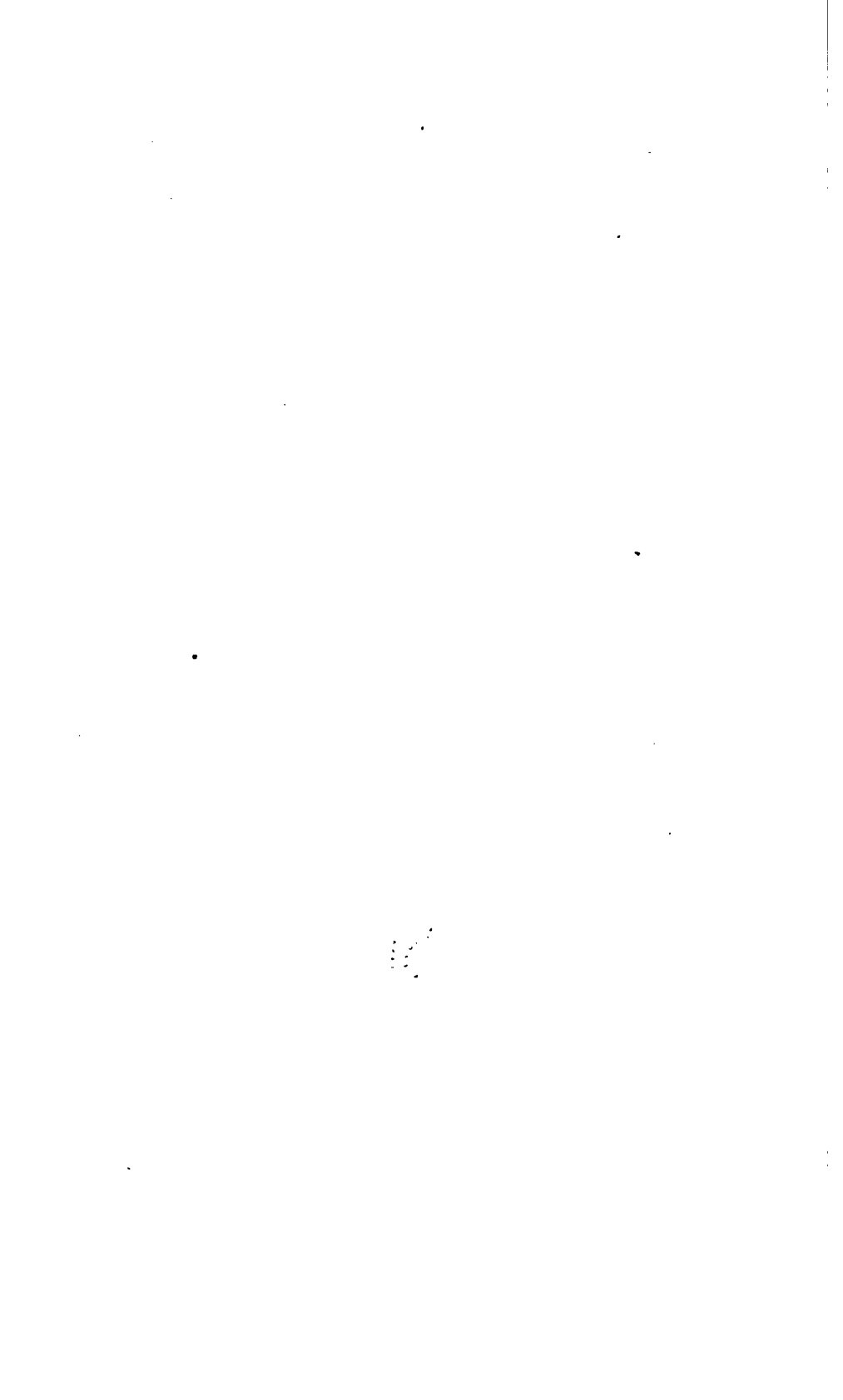


Vol. III.—Nos. 9 to 17.

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1874.



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NINETEENTH

ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

Commonwealth of Massachusetts.

JANUARY 1, 1874.

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*Part II.*

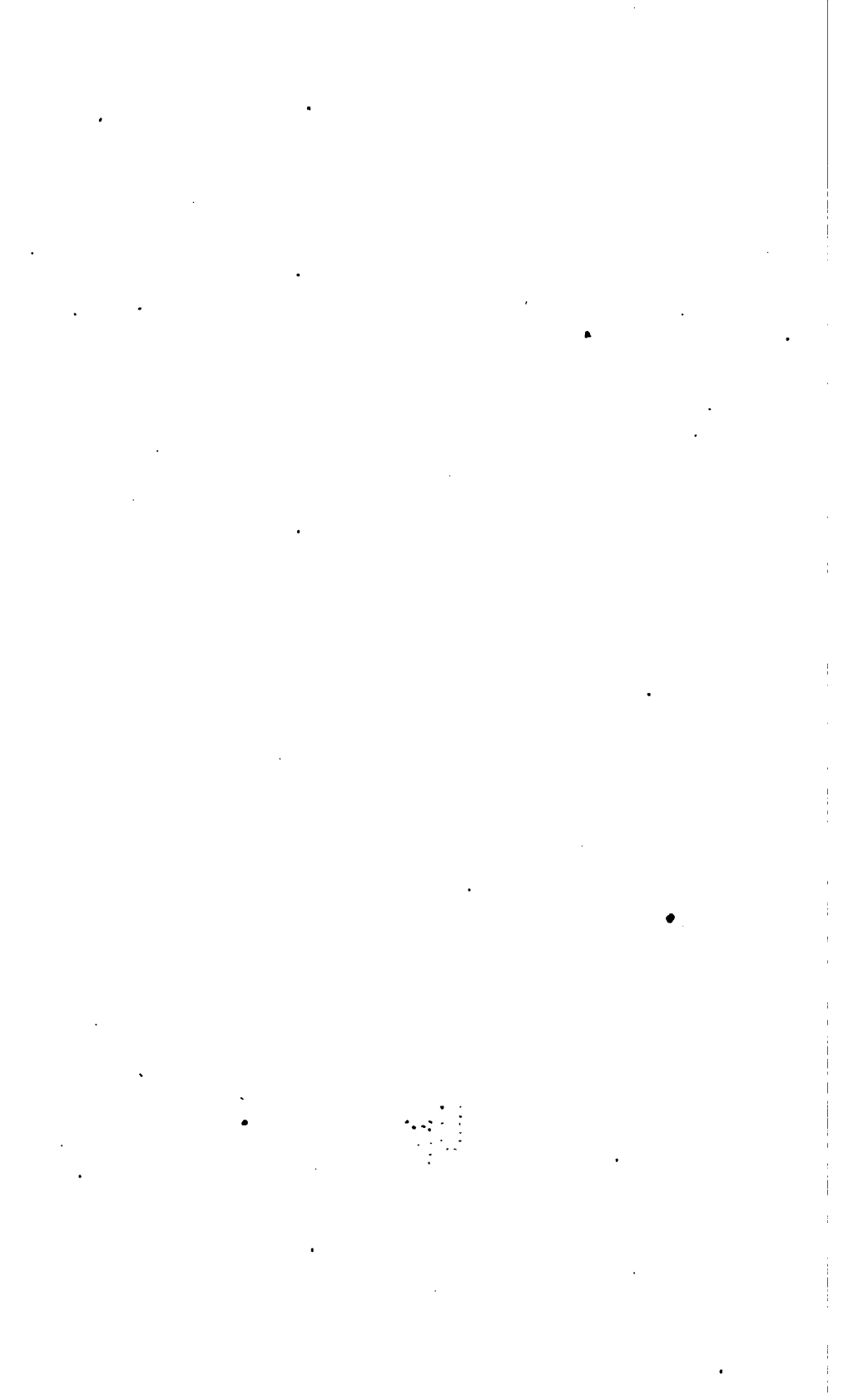
LIFE AND ACCIDENT INSURANCE.

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# NINETEENTH ANNUAL REPORT

OF THE

## INSURANCE COMMISSIONER.

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### PART II.

#### LIFE AND ACCIDENT INSURANCE.

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*To the Honorable the Senate and House of Representatives.*

The Nineteenth Annual Report from this Department is completed by the presentation herewith of Part II., relating to Life and Accident Insurance. The Statements, Abstracts and Tabulations which fill its pages exhibit the financial condition, at the close of 1873, of forty-four Companies of this class, then authorized in the State. The extent and character of their business transactions for the year, also carefully summarized therein, together with a series of comparative results never before tabulated, will suggest additional material for consideration.

The Report is intended for the special use of the *Legislature and people of Massachusetts*. Much of the information communicated in the present issue is entirely *new*, and of more than usual importance, obtainable only by patient investigation largely independent of annual statements. The best interests of life insurance, the disposition among many of the people of the Commonwealth to distrust the integrity of its management, the urgent demand for more complete and conclusive information relative to its methods and prospects—these, and other vital considerations explained on page li, fully justify the use of all necessary time for an intelligent presentation of facts so deeply affecting the interests of our people. To the accomplishment of this service, the Companies represented have materially contributed by their uniform courtesy and promptness in rendering all needed information. Many thanks for such ready response.

## COMPANIES REPRESENTED AND RETIRED.

The last Annual Report embraced the financial statements of forty-nine Life and Accident Insurance Companies. Pending its publication, one other, the Western New York Life Insurance Company, of Batavia, had been admitted, making fifty Companies of this class then authorized in Massachusetts. Of these, six have since retired from the field, voluntarily or otherwise. The present Report contains the statements of forty-four Companies, which with the Vermont Life and the Hartford Accident, recently admitted, makes the number forty-six now authorized in the State.

The six Companies which have ceased business in Massachusetts since the last Report, were all from New York. Four of these, the Asbury, North America, Western New York and World Mutual, signified their voluntary withdrawal. The Government Security rendered no statement, but is understood to be transferring its policy-holders to the North America. The remaining Company, the National Life of New York, has become the victim of a receivership through which its policy-holders are being turned over to the National Life and Trust Company, of New Haven, the latter formerly an applicant for admission to Massachusetts.

No other changes have occurred in the list of Life Companies represented in the State, though a new applicant for admission has appeared in the Alliance Mutual Life Assurance Society, of Leavenworth, Kansas; but authority is delayed, pending the completion of its business arrangements.

The Department continues to adhere, with increased vigilance, to its established rule of personal examination into the financial condition of all Companies admitted to transact an insurance business in the State, now numbering upwards of two hundred and fifty, including Life, Fire and Marine. The present condition of insurance interests, and the constant developments affecting the status of Companies and the safety of the public, render a rigid enforcement of the rule more than ever imperative and necessary. Amid the pressure of other and numerous demands upon the Department, these official examinations at home offices, which have become an unavoidable specialty, have devolved mainly upon Deputy



Commissioner Rhodes, and have necessarily occupied large portions of the year. The service is at best laborious, requiring care, discrimination and experience on the part of the examiner, and the possession of these essentials have rendered its performance eminently satisfactory and successful.

#### THE PROPOSED UNIFORM BLANK.

The importance and necessity of a uniform blank for the rendering of annual statements, is becoming every year more and more apparent. The subject has been under consideration for several years, and various unsuccessful efforts have been made to secure the introduction of some proper and acceptable form. Expressions of opinion or preference as to the best forms of interrogatory have been freely invited from Insurance Companies, but thus far the differing views entertained, and the many dissimilar modes of book-keeping in vogue, with other conflicting interests, have prevented any general agreement as to the blank most desirable and practical.

The insurance officials, representing numerous State Departments, attempted, in 1871, to introduce uniform blanks for statements of fire and life business. Much time and labor were expended in their preparation, and forms were adopted and furnished to all the Companies, with such verbal changes as were necessary, in a few instances, to meet the special requirement of some State law. For Massachusetts, no essential modification was required or made; and with two or three exceptions those interpolated in other States were of such slight importance, that so far as they were involved, the blank practically retained its uniformity. The changes adopted in the excepted States, and the failure, neglect or inability of some Companies to respond to several of the forms of interrogatory, defeated for the time the proposition for a uniform blank.

At the meeting of the representatives of State Departments held in Boston, in September, 1873, the effort was again revived, and the Commissioners of Michigan and Massachusetts were authorized to submit two forms of statement to the several Life Companies, with a request that they be carefully

scrutinized and preferences and suggestions communicated. One of the forms designated for this purpose was substantially the one adopted in 1871 as above stated, and the other, and best of the two, was the one prepared and used by Hon. Samuel H. Row, Insurance Commissioner of Michigan. These two forms have been submitted in accordance with the instructions given, and already a large number of Companies have signified their decided preference for the "Michigan blank" without modification, while some have qualified their approval by suggesting a few amendments, most of them however of slight import. Some are well satisfied with the blank of 1871, and a few appear indifferent to the proposition.

The subject has been before the present September meeting of insurance officials at Detroit, and it is to be hoped that the result reached will prove a success. The "Michigan blank," as we have designated it, is in itself a perfect balance sheet, and possesses besides many features which will commend its acceptance. With such reasonable modifications as a majority of the Companies have suggested, every State Department should enforce a strict compliance with its requirements. After these years of effort to meet the wishes of Insurance Companies and do justice to the rights of policy-holders in this matter of financial exhibit, no Company, large or small, old or young, should risk its reputation and the impairment of public confidence, by declining to give any and all reasonable and necessary information relative to its business standing. Such neglect or refusal would and should subject any Company to suspicion and scrutiny.

#### STATE REQUIREMENTS.

Among other encouraging evidences of the increasing solidity of American Life Insurance Companies, is the noticeable fact that they have begun to extend their business into foreign countries. It is especially gratifying to observe the success which has attended the efforts of some of them to gain a foothold upon English soil, England being, as it were, the home of life insurance.

The discussions to which these proceedings have given rise, have thrown a strong light upon some of the advantages

which are peculiar to the American system. More, perhaps, than any other kind of business, life insurance lives upon public confidence. The system of "State supervision" which has been established in America, affords in large measure that security which is the main object sought for by all who insure their lives, and tends also to create that public confidence which is the life-blood of the business.

So far as legislation can avail, the advantages resulting from this supervision will be perpetuated and strengthened. Among them may be mentioned the complete separation of life insurance from the kindred but dissimilar operations of fire and marine insurance; the high class of securities to which the Companies are limited for their investments; and the establishment of an official standard of solvency, which effectually prevents the value of loadings receivable in the future from being treated as a fund out of which dividends may be at once declared. But the most important and distinctive feature of the American system is, that the attainment of all these advantages is insured by the establishment of different State Departments demanded by the federative principle on which our government is based. Thus each Department serves as a check upon all the others, and the Companies are required to conform to the highest standard adopted by any one of them.

The Equitable Society of New York has recently pressed this view of the subject in England with great force, and in support of it has obtained an opinion, which has been published, from Mr. Robert Tucker, President of the English Institute of Actuaries, Mr. A. H. Bailey and Mr. T. B. Sprague, all gentlemen of high standing as Actuaries. A part of this opinion is in substance as follows: "The powers of the Insurance Superintendents of twenty-five separate States, if properly exercised, afford a substantial protection to the insured, that Life Insurance Companies in an unsound condition will not be allowed to continue their business. And we think that the necessity which exists of submitting the affairs of a Company to the independent examination of the officers of separate States, affords a substantial guarantee to the insured that the resources of a Company are unimpaired, inasmuch as not only is the examination of one State

*a check upon that of another, but every Company is compelled to conform to the highest standard of solvency that any single State may impose."* This is an English form of statement; but of course it is understood that if a Company is financially unable to conform to the *highest* standard of solvency, it can (taking its own chances in securing public confidence) confine itself, *so long as its ability will permit*, to States which adopt a *lower* one. It is peculiarly fortunate that so many of the Departments existing in the United States are active in the performance of their duties, because, aside from the supervision of State Departments, there is practically in this country no real check or control whatever exercised over insurance organizations.

The Companies are not required here, as in England, to keep books containing the names and places of residence of all their policy-holders for public inspection; nor are any general meetings of policy-holders held that have any practical efficiency. Most American Life Companies are organized upon the mutual principle, and practically their officers perpetuate themselves in office and have the entire management and control of the business. Hence the value of the influence arising from independent examinations by the different States upon each other. This of itself is a strong guarantee of usefulness and efficiency, as without it the very system which was designed to serve as a protection against fraud and insolvency, might at times be used as their convenient instrument and cloak.

The necessity of making annual returns to so many different States of course imposes a considerable amount of labor upon the officers of Companies, but the burden is not so onerous as it is sometimes represented. Full and complete instructions and printed forms are furnished by the different Departments, for the purpose of simplifying and rendering easy the accounts and statements which are required. The particulars called for are precisely the very facts which the officers find necessary for their own guidance in the internal management of their Companies; and the requirements of the several States, where not identically the same in form, are so in substance. The labor involved in making the different returns is therefore but little more than that of multi-

plying copies of the same document; but even this service will be materially lightened by the adoption of a uniform blank to which reference has been made in a preceding connection. Experience has clearly demonstrated that Companies really entitled to consideration and confidence, are more than compensated for the inconvenience by the wide-spread publicity thus given to the details of their business. The patrons and supporters of such institutions are perfectly well aware of the obligations they are under to the insurance laws, and are quite ready to acknowledge them. It is certainly no small boon to receive protection against the rivalry of unworthy competitors, and to be saved from sharing the odium incurred by them.

For nearly twenty years this Department has sought to fulfil its trusts and responsibilities, the results of its administration reaching far and wide; yet the Legislature must no doubt be of opinion that the more immediate purpose for which it was organized, is the protection of the citizens of our own State. In their behalf the services of the Department are even more important and necessary with reference to Companies incorporated and organized in other States, than to those organized here. One of the principal objects of the supervision for which such Departments are created, is to bring within the reach of all who have occasion to form a judgment of the character and safety of Life Insurance Companies, a knowledge of the facts upon which such judgment is to be based,—a knowledge to which those of them who are insured have an absolute right. It is obvious, therefore, that our own citizens stand chiefly in need of and have the first claim to the assistance of the Department, especially in regard to Companies from abroad.

Massachusetts lays no claim to extra territorial jurisdiction, but when Companies organized in other States undertake to carry on business within its borders, it is quite reasonable that such conditions should be prescribed as a proper regard for the safety and protection of its citizens renders necessary. In obedience to this view, and without compromise of principle or independence, this Department proposes in the future, as in the past, to avoid arbitrary and unreasonable requirements, and to render its administration in all practical

appliance as useful and acceptable as law, equity and courtesy will permit.

#### SURRENDER VALUES.

The Legislature is well aware, that most Life Insurance Companies allow their agents large commissions upon the policies they obtain. The agents, thus stimulated, secure a great many applications for policies which are never really taken, and a great many of those which are taken are soon surrendered or allowed to lapse. When applications and medical examinations are made, and policies perhaps issued from the principal office but after all never accepted, much time and labor have been utterly lost, as well as expense uselessly incurred.

If a policy actually goes into effect and one or more premiums are paid upon it, the expense of the agent's commission is added to other disbursements incident to its inception; and if it is surrendered or suffered to lapse after one or two payments, the Company sustains a loss. Hence it is not until after the payment of premiums has continued for some length of time, that a sufficient amount of reserve accumulates upon the policy to pay the initiatory expenses. As the number of the policies which are never taken out, or which are surrendered or suffered to lapse soon after being taken out, is large, the aggregate amount of loss sustained in this way is very considerable. It therefore follows that this method of doing business is in practice very unsatisfactory and wasteful. The business would be conducted upon sounder and safer principles, if the Companies were to adopt such rules as would guard against loss in any event. For example, Companies might require the payment of a reasonable sum when the application is first made; and at each successive stage of the business keep themselves in such a position with reference to every policy as to escape injury or loss by its termination at any period.

As the policies become older, the Companies are of course amply protected against loss. They are not required, under the strict terms of policy contracts, as ordinarily framed, to make any allowance whatever to the policy-holder in case he discontinues the payment of his premiums. If an allowance

is voluntarily made upon such a discontinuance, the Company generally takes good care to make ample provision for itself. But when the Company is bound by the provisions of the Massachusetts non-forfeiture law, the transaction cannot be considered as a strictly voluntary proceeding. In such case the allowance is usually made in the form of a new paid-up policy, and the margin left between the value of the new insurance granted and that of the policy surrendered has been deemed by the Legislature enough to indemnify the Company against loss. Without such settlement or compromise, however, the value of the policy at date of lapse, subject to certain specified deductions, is applicable to its continuance in force for a longer or shorter period under the provisions of the act just cited. But in any event, it is perfectly reasonable that the Companies should take all proper precautions against any and all possibility of loss. This should be no cause of complaint; nor is it so with those who entertain an intelligent and equitable comprehension of the issues involved. The difficulty is that some Companies manifest an unwarrantable disposition to take advantage of the forfeiture of policies, especially those of longer standing, for the purpose of making exorbitant profits. The extent which this practice has attained, the wrong it has perpetrated, and the injury it has inflicted upon the business of life insurance, are well attested by the deep and growing dissatisfaction and distrust which so widely prevail. Were the sufferers those only who have made themselves responsible for the evil, there would be less occasion for regret. But Companies known for their honorable and just dealing, are in some degree compelled to share in the injury inflicted.

This unfortunate condition of things, forcibly suggests the necessity of an equitable recognition of the rights of the assured. Hence, the question of surrender values—in every view a troublesome one. During the past year the actuaries have continued to discuss with great earnestness and zeal the problem involving the true rule for ascertaining, upon purely scientific principles, the precise amount that should be allowed. But thus far they have reached no satisfactory agreement among themselves.



The interest in the subject is not confined to the actuaries, but is shared by the public at large. People are apt to be dissatisfied with the amounts allowed them upon the surrender of their policies—a disposition which may be partly accounted for by the want of a proper understanding of the nature of life insurance. We are inclined to think that the importance of the general subject of surrender values has been somewhat exaggerated. No doubt it is important that the principles which govern the business of life insurance should be definitely settled, but the main object of the institution is not the termination of policies. What we mean is, that the subject has been treated as though it were of paramount importance, whereas its importance is entirely subordinate.

The principal reason why surrender values are not larger is, because the intrinsic necessities of the business preclude the possibility of making them so. When people have continued the payment of premiums for a long series of years and death has not occurred, they are quite apt to think they have received no return whatever for the expenditure. They forget that during this whole series of years they have been *insured*. The Company has borne the risk, and the greater part of what they have paid has gone to make up the amounts insured on the lives of those who have died. All this is perfectly familiar to every expert in life insurance, but is not fully comprehended by the public at large. Hence a great part of the dissatisfaction with small surrender values is due to this cause.

The great importance which has been given to the subject of surrender values, has tended to keep alive and heighten expectations which were of themselves unreasonable. The proper direction has not been given to the discussion. There is very little difference of opinion as to what the general principle is which should govern the matter. It is generally agreed that the Companies should be protected against any loss by reason of lapses and surrenders, and it is also conceded that unreasonably large profits should not be realized from forfeitures. The only important difference of opinion is, as to what should be considered an unreasonably large profit.

"AMALGAMATIONS."

In connection with the *mysteries* of amalgamation, the question of surrender values presents itself in quite a different aspect. However much actuaries may be perplexed over the rule which ought, as a matter of abstract science, to govern such values under ordinary circumstances, there is no need under such circumstances of any interference on the part of the State, except to prevent abuse and fraud, as the only evil to be guarded against is the exaction of unreasonable profits. Ordinarily prices are sufficiently regulated by competition, and in no kind of business is competition closer than in that of life insurance, in the prosecution of which rivalry is notoriously keen. It is therefore hardly possible that a Company can continue for any great length of time to hoard unreasonably large profits from any branch of its business. Where evil of this kind exists, it may in ordinary cases be safely left to take care of itself; although in some instances that might be cited, great injustice could be prevented by a rigid statutory protection of the rights of policyholders. But amalgamations are not among the regular and ordinary occurrences of business. In previous Reports we have described their general nature, and have explained the peculiar hardships which are caused by them to policyholders.

In considering the life insurance legislation of Massachusetts, it is necessary to bear constantly in mind that the Companies which do business within its limits are divided into two great classes with reference to their local organization; viz., those incorporated under the laws of this State, and those created or established under the laws of other States. To provide suitable and proper protection for our own citizens patronizing these two classes, is a widely different problem. On previous occasions we have attempted to define the extent to which Massachusetts, under its existing legislation, and within its own limits, assumes an equitable supervision of Companies organized elsewhere. The sum and substance of this interposition, is a requirement that such Companies shall have in their possession the amount of assets which the Legislature has deemed to be requisite. For this purpose,

but for no other, the duty of maintaining an adequate reserve, to be considered a present liability, is deemed an imperative condition, and a Company is prohibited from issuing new policies whenever its assets fall below the required standard. Such, briefly, is the general character of the legislation adopted within this State.

In a great majority of cases, the operation of this system is silent and unnoticed. Both the Companies incorporated within the State and those incorporated elsewhere, for the most part carry on their business successfully. They honorably perform the contracts into which they have entered, and their funds continue to accumulate year after year to provide for obligations maturing in the future. The direct operation of our laws in actual practice, is more distinctly seen in those exceptional cases in which insurance enterprises have proved a failure. The Companies are very well aware that they will be prohibited from issuing new policies, whenever their reserve becomes impaired. Hence, when a Company is unsuccessful, it is compelled from the necessity of the case to take some definite action before the impairment of its reserve has become fully developed. The course usually adopted by a Company so situated is to transfer all its policies, or, in other words, to *amalgamate* with some other Company. Amalgamations, therefore, in the history of life insurance in this country down to the present day represent the failures. Failures occur in all kinds of business. Hence, in view of the inexperience and mismanagement which appertain to so many life insurance enterprises, it is inevitable that some Companies should be unsuccessful, and whenever there is a failure and ill success, there is disappointment and discontent. The greater part therefore of the dissatisfaction and complaint that exist with life insurance in this country is expended upon amalgamations and their results. Unfortunately they have been attended with so many real grievances and abuses that it cannot be denied that most of the dissatisfaction they have occasioned has been well founded.

In the last two Reports from this Department we invited the attention of the Legislature to this subject, suggesting the enactment of some law for the express purpose of regulating amalgamations, or re-insurances involving that result.

Among other reasons prompting the suggestion was the constant and increasing complaint (still unabated) by and in behalf of citizens of this State, who had taken out policies in Companies that had subsequently amalgamated with others. At its session of the present year, the Legislature has seen fit to enact (see Chapter 109 of the Acts) that no Life Insurance Company organized or incorporated under the laws of this Commonwealth shall be permitted to re-insure its risks (by which is meant, all its risks,) except by permission of the Insurance Commissioner; though any such Company may re-insure a fractional part, not exceeding one-half of any individual risk. By virtue of this Act, so far as it shall have any direct practical operation, a new duty will be added to the office of the Insurance Commissioner. The office is already heavily burdened, but accepting this addition of responsibility as a further proof of confidence in its administration, especially as the Legislature thought proper to transfer the responsibility from the Supreme Judicial Court in which it was vested by the Act as originally drawn, we trust that the new enactment will prove to be salutary and wholesome, should occasion require its enforcement. We hope, however, that such an emergency will never occur in connection with a Massachusetts Company.

But as this Act relates only to Companies organized or incorporated under the laws of Massachusetts, it provides no remedy for the case of those who are constantly complaining of the bad faith and wrong with which they are treated. It may suffice to know that the complainants are mostly those who had policies in Companies organized in other States, and were deprived of them, or of rights acquired under them, through amalgamations to which they had never given consent, and which had never been sanctioned by any proper official authority.

When heretofore inviting attention to this subject, we alluded to the great deterioration to which the business is exposed whenever its wholesale transfer to another Company is attempted. The movement towards amalgamation creates distrust and disaffection. The better class of policy-holders refuse to be transferred (or rather *sold*), and either surrender their policies or suffer them to lapse. It is well

understood that Companies endeavor to indemnify themselves against the loss caused by the deterioration above spoken of, through the profits derived from these lapses and surrenders. The policy-holder, discouraged by the failure of the Company in which he originally placed his confidence, distrusts the new Company, whose policy is offered him as a substitute for his old one, and is but too ready to suffer the latter to lapse, and thus sacrifice all its accumulated reserve. Of course this is the very thing which is most for the interest of those engaged in carrying through the amalgamation.

Indeed, the promoters of the operation (in too many cases a "ring" of speculators in life insurance,) often use every possible means in their power to bring about or force as many forfeitures as possible. For this purpose advantage is taken of the literal terms of the policy contracts, and the merest technical oversight on the part of the assured is arbitrarily seized upon as a reason for the confiscation of all his rights and interests therein. The forfeiture is insisted upon if default occurs in the payment of the premium even for an hour after it becomes due, and this too in cases where the usage of the Company has for years granted the policy-holder a grace of thirty days. If foiled in their efforts to procure an absolute lapse of the policy, the managers refuse the allowance of such a surrender value in cash, as would enable the holder to obtain in some other Company of his own selection the insurance of which he is deprived; and thus he is forced either to accept a sum that is wholly inadequate, or a policy in some Company selected for him, and upon such terms and conditions as may be dictated to him. This is but an intimation of some of the common practices connected with amalgamations; and if resorted to in other cases, it becomes a pertinent question whether they may not be regarded as a desperate attempt to retrieve existing or anticipated impairment.

Abuses like these inevitably create ill-will, and tend more than anything else to injure the business of life insurance and bring it into bad repute in Massachusetts. Not only do they impair and destroy confidence in Companies directly involved in their practice, but indirectly and among the uninformed they injure those which are above and beyond dishon-

orable imputation. We commend the business aspects of the question to the consideration of the Companies.

The proper protection of the rights and interests of our own citizens through the agency of the government of the State, is the object more particularly within our province. The Legislature will readily perceive that such protection with reference to Companies organized in other States, is a problem of great difficulty, inasmuch as it does not possess the same power over these Companies, as over those which owe their existence to its authority. It cannot, in the former, require that an amalgamation shall be authorized beforehand by the Insurance Commissioner of this State. The Legislature might enact that when such a Company attempts a re-insurance of all its policies, or, in other words, an amalgamation, it shall be considered bankrupt, and be prohibited from issuing new policies within this State. But the prohibition would be wholly without effect, because when a Company has resolved upon an amalgamation, it has, as a matter of course, abandoned all design of issuing new policies. If a policy-holder is forced, whether he will or no, to surrender the insurance to which he is entitled by the terms of his contract, he ought, under the particular circumstances of the case, to be enabled to recover the full value of the insurance of which he is deprived. He would then be able to obtain another policy equally good in some Company of his own selection.

We are well aware that there are serious difficulties inherent in the nature of the case, and we do not profess to have discovered any method by which they may certainly be overcome. It was deemed proper to present in this connection the grievances which are furnishing such constant cause of complaint. It is for the Legislature to consider the practicability of providing a remedy.

#### INDUSTRIAL INSURANCE.

In presenting to the Legislature a general view of the different matters of interest and importance relating to insurance which have attracted attention during the last year, reference should be made to the subject of industrial insurance. The term is applied with sufficient appropriateness to insurance

for small amounts, supposed to be particularly adapted to the wants of persons of small means, who are engaged in various industrial pursuits.

The practice of insuring the payment of small amounts upon the occurrence of death, has for a long time prevailed in England. The object for which the payment of such sums has been more particularly desired, has been to provide for funeral and other extraordinary expenses that become necessary upon the death of any member of a family. The payment of burial money, which is in substance life insurance for a small amount, is the sole object of the Burial Societies so common in England. On the other hand, in the Friendly Societies three benefits are usually guaranteed, namely, an allowance during sickness, a pension in old age (which is in substance a deferred annuity), and the payment of a small sum upon the occurrence of a death.

These Societies have been in existence in England for more than a hundred years. They long since became so numerous, many thousands of them having been organized, that great hopes were entertained that they would exert a powerful influence for the encouragement of prudence and economy. It was hoped they would be of great service in the prevention of pauperism and in lessening the poor rates. They have frequently occupied the attention of Parliament, and various acts have been passed which were intended to be for their benefit. But unfortunately a large proportion of these Societies were not founded upon correct actuarial principles, and have turned out to be insolvent. Still the fact that they have been so extensively organized for the purpose, principally, of furnishing insurance for small amounts, seems to show that a natural demand for such insurance really exists. Similar schemes are much in favor among the Order of Freemasons, Odd Fellows and some other organizations of a beneficial character; and though fallacious as *business* enterprises, the number enrolled in them is very great in England, and bids fair to become so in this country.

The circumstance which has of late drawn so much attention to the subject of industrial insurance, is the success attained by the Prudential Assurance Company of England, in what it calls the industrial branch of its business, which



consists in furnishing insurance in small amounts: Though it does not, like the old Friendly Societies, guarantee allowances in sickness, yet like them it adjusts the amount of insurance to the premium paid; that is to say, instead of naming certain sums as the premiums for which it will insure the payment of ten, a hundred or a thousand pounds at death, it offers certain amounts of insurance in return for the payment of small fixed sums each week; such as one penny, twopence, threepence or fourpence, as the case may be. Like the Friendly Societies, also, the Company sends its collectors from house to house and collects the premiums weekly.

Probably the secret of the success of this Company may be found in the fact, that the ground had been thoroughly prepared for the new system by the old Societies. The Company merely takes advantage of traditions, habits and ideas that have been the growth of more than a century. In their adoption and application it is hoped that the Company will not, like so many of the Friendly Societies, prove in the end a failure.

One of the objections made to the Company's mode of doing business, is, that it grants insurance upon the lives of young children. This was the practice of the Friendly Societies, and in regard to them, also, the objection was urged that the practice held out inducements to infanticide. The managers of the Friendly Societies contended in reply, that the character of poor people is not such as to entitle the objection to weight, and for the credit of human nature it is hoped they were right. They maintained further, that even if the danger existed, which they denied, it might be amply guarded against by requiring proper medical examinations and certificates. The contract of life insurance being unlike that covering a fire or marine risk, a contract of indemnity, it is not absolutely necessary that the interest in the life insured should be of a pecuniary nature. The parental relation in itself is all that is required to support the contract. Were a pecuniary interest requisite, life insurance might still be properly invoked to provide against extraordinary expenses forced upon a poor man by sickness or death in his family, as well as to compensate him for the loss of aid and assistance derived from the services of his child.

It has also been stated that the rates charged by the Prudential upon its small policies, are unreasonably high in proportion to those usually charged upon policies of larger amounts; also that it makes no dividends, and pays no surrender values.

But it is unnecessary for our purpose to examine in detail the Company's mode of doing business. If the prices it charges are out of proportion to the benefit it confers, the proper ratio will ere long be established by competition. The principal reason why so many of the Friendly Societies became bankrupt was because the contributions they required were not sufficiently large. Stability is the main point in regard to all institutions created for the purpose of insurance, and peculiarly so in the case of those designed to bring life insurance within the reach of poor people. The number of persons whose happiness is staked upon the solvency of institutions of the latter class is larger, and they are persons whose situation is such that the distress produced by disappointment is more cruel.

It does not of course necessarily follow, because there is a demand in England for small policies, as shown by the experience of the Benefit Societies and the success of the Prudential, that therefore a similar demand exists in this country. Among us pauperism is, comparatively speaking, unknown, and there is not the same necessity for adopting measures for its prevention and mitigation.

Various circumstances, however, indicate that the want exists here also. As one of these, may be mentioned the great variety of forms in which what is called "coöperative insurance" crops out. This Department has long been and still is greatly embarrassed by the frequent attempts to impose this *coöperative fallacy* upon the community, and all the more so because they are often made by people of most excellent intentions and unimpeachable respectability. Though coöperative insurance sometimes resembles industrial insurance in the smallness of the amounts in which it is furnished, it is in substance essentially different.

In one sense all kinds of insurance are coöperative, but in industrial insurance the payment of a definite sum, although a small one, is guaranteed as much as in any other legitimate

insurance. Such is not the case in what is commonly called coöperative insurance. Take for example the Clergymen's Mutual Insurance League, of the Protestant Episcopal Church. In this association each member pays an assessment of two dollars whenever one of the other members dies, the right being reserved to each member to discontinue his payments and withdraw from the League at his option. This arrangement has been supposed by a large number of highly respectable clergymen to be a reasonable and beneficial one. But no great amount of explanation is needed in order that the Legislature may understand its delusive character. The longer the association continues in existence, the greater will be its number of deaths, and accordingly the more frequent its assessments. Fewer new members will join the Society. The inevitable consequence will be, that the longer a member's death is deferred and the greater the amount of his contributions or assessments, the smaller will be the sum received by his next of kin upon his decease. No member can be sure that he will receive back a proper return for the sums he has paid in.

In the Report of this Department for 1870, attention was called to the unsoundness of these schemes, and it was distinctly stated that such pretended insurance was prohibited by act of the Legislature (Laws of 1870, ch. 349, s. 5), and although its fraudulent character has been reaffirmed in subsequent Reports, the exposition has been only partially heeded. Constant efforts are made to revive under one form or another kindred enterprises, and this fact suggests that even here, in Massachusetts, insurance in small amounts might be adapted to the wants of the people. If so, it is of importance that such insurance should be of the legitimate kind.

All the different contrivances practically adapted for the promotion of saving, among which life insurance is to be considered one, are deserving of encouragement. They increase the capital of the community indispensable for the organization of industrial enterprises, and aid powerfully in the development of the material wealth. Numerically the people of small means form a large part of the population, and their contributions, although humble singly, are in the aggregate of importance. Any accumulation of means which inures for

their benefit is valuable, not only on account of the capital which it furnishes taken collectively, but also because it brings improvement to precisely the very people whose material condition stands most in need of it. The great usefulness of such institutions upon economic grounds has long been thoroughly understood in England, and repeated and earnest efforts have been made for their encouragement, though it must be confessed without much success.

The further extension of life insurance in Massachusetts is no doubt a subject of so much importance, that it might very properly occupy the attention of the Legislature. But it is very doubtful whether the Legislature could devise any measures that would be of service, in aiding directly in the introduction of industrial insurance. Fashions, however, are so contagious, that it is not unlikely that some attempt may be made to introduce here a kind of insurance at present so popular abroad. Should this be the case, it is highly desirable that legislation should establish all proper precautions against insolvency and fraud.

#### REMINISCENCES OF A DECADE.

It is noticeable that public discussion of the merits of the "Cash and Note Systems" of life insurance, the large dividends paid to policy-holders by some of the older Mutual Companies, and the promulgation in 1863 of the "contribution plan" of paying dividends, inaugurated an intense competition in the business of life insurance in 1864-5, which grew in intensity until 1870. In ten years the volume of business increased tenfold, and the rapid accession of policies and accumulation of assets gave this branch of finance an importance never anticipated by its originators. The impetus infused into all departments of trade by the prosecution of the War of the Rebellion, the general prosperity of the country, the rapid accumulation and loss of fortunes, and the readiness with which all classes of people assumed risks and incurred responsibilities made it an easy matter for agents to procure applications for insurance, and for enterprising men, without much capital, to organize and launch new Companies.

In 1863, there were less than thirty Life Insurance Companies in the whole country. Within six years thereafter,

not far from one hundred more were in full operation, striving for the patronage of the public and flooding the country with agents and documents. Most of them, unmindful of repeated warnings, rushed wildly on, utterly regardless of the consequences sure to follow, and which have followed, the extravagant and reckless methods adopted. The result has surprised no one in the least familiar with the principles and provisions underlying the business.

From first to last, seventy-eight Life Companies have been authorized to do business in this Commonwealth, including those chartered by our own Legislature, but no more than sixty-five have appeared in the Reports of this Department for any one year, and that for the year 1870. All but the forty-one (excluding Accident Insurance Companies and the Massachusetts Hospital Life) appearing in the present Report have either failed outright, amalgamated with other Companies, or been compelled, by the stringent valuation laws of this State, to withdraw to other fields. It is a fact worthy of notice, that about the first decided symptom of disease is the inability of a Company to stand the four per cent. valuation imposed by this Commonwealth, and that the withdrawal from this State generally proves fatal to the Company.

Of the forty-one still doing business in Massachusetts, thirty-three were among the forty-two Companies of 1866. Of the other nine which have since withdrawn, eight were organized in 1864, 1865 and 1866, and one, the Guardian Mutual of New York, in 1850. Of the forty-one Life Companies included in this Report, eight have been admitted since 1866, but hold only 66,788 policies out of the 753,062 in force. The thirty-four which were doing business previous to the great influx of new experiments that have resulted in disaster and disgrace, now hold 686,274 policies, or over ninety per cent. of the total number in force.

These results show that the Companies previously in successful operation were fully competent to meet all demands required of them by the public; and that they have not been drawn into the maelstrom is evidence of the soundness and strength of the institution of life insurance when guided by integrity, ordinary prudence and the fundamental principles and rules governing the business.

Every Company, save two, of the thirty-one which have been withdrawn from this State in the last four years, commenced business since 1863, and one-third of those still remaining hold two-thirds of all the policies now in force. The following Summary of the Business of all the Companies reporting to this Department during the years 1863 to 1873, inclusive, shows at a glance its remarkable development within that period, as also its present magnitude and strength.

# INSURANCE COMMISSIONER.

xxviii

*Summary of the Business of all Life Companies represented in Massachusetts from 1863 to 1873, inclusive.*

YEARS.	No. of Policies	POLICY ACCOUNT.				DEATH CLAIMS PAID.		Total Income.	Gross Assets.	Surplus as regards Policy-holders.	AVERAGE RATION.		
		No. Issued.	No. terminated.	No. gained.	No. in force.	No.	Amount.				From. Notes to Reserve.	Net Assets to Reserve.	Ex-penses.
1863, . .	25	—	—	22,051	97,943	894	\$2,369,140	\$10,365,162	\$32,387,401	\$9,366,106	—	138.99	13.12
1864, . .	27	—	—	48,619	146,562	1,210	3,281,470	16,230,907	42,118,569	11,248,035	—	136.44	13.76
1865, . .	32	—	—	64,975	211,537	1,623	4,346,277	25,240,261	57,187,756	14,661,133	—	134.47	14.59
1866, . .	42	118,797	19,596	99,201	310,738	2,179	5,932,480	38,851,076	84,362,415	18,974,112	—	129.02	18.32
1867, . .	47	144,749	32,046	112,703	423,441	3,235	9,280,045	62,462,237	130,488,500	22,257,193	34.25	121.80	17.58
1868, . .	56	167,139	42,300	124,839	548,280	3,926	11,464,837	77,181,470	175,554,422	25,779,897	32.24	118.38	18.20
1869, . .	64	181,683	80,756	100,927	649,207	5,009	15,248,761	96,960,318	222,677,394	31,805,381	24.26	117.51	17.20
1870, . .	65	179,746	97,002	82,744	731,951	6,348	19,142,006	103,457,789	262,808,317	29,781,566	26.93	113.16	17.28
1871, . .	55	139,633	135,558	4,075	736,026	6,776	21,089,728	105,653,534	290,563,953	28,901,471	23.08	111.23	15.70
1872, . .	47	170,977	160,037	10,940	746,966	8,017	22,934,845	108,267,926	319,800,210	25,594,666	20.31	108.70	14.33
1873, . .	42	167,265	161,169	6,096	753,062	8,832	24,954,298	111,968,272	345,827,276	26,267,371	17.90	108.23	13.91

\* Not reported.

It will be seen from this tabulation, that the Companies combined have over twenty-six millions of dollars of surplus (including \$6,897,956 cash guarantee capital) over all liabilities, —policies in force, over three quarters of a million; annual income, nearly one hundred and twelve millions—while the annual death-claims paid have increased from less than four millions in 1864, to nearly twenty-five millions in 1873, and the ratio of expenses has decreased from 18.20 per cent. in 1868, to 13.91 per cent. in 1873, a reduction in expenses of nearly one per cent. per annum. These are some of the results, taking all the Companies together. Taken separately, the lines of merit and strength ascend and descend as the lines of a mountain range. It is only by a close analysis of the annual statements made by the Companies on blanks furnished by this Department, and a careful separation of the items of their accounts into comparative tables, that the standing and condition of each may be arrived at, and any conclusions drawn that will throw light upon the dark places of the present, if there be any, or illumine and relieve the obscurity of the future, to the end that danger and loss may be avoided. Publicity is the surest, and, as compared with other branches of business, almost the only needed protection against the very few rocks lying in the pathway of the Life Insurance Companies of this country. The indications of danger are so apparent, the approaches to it so gradual and the relief so simple and available, that the shipwreck of any Company organized with skill and integrity must be the result of gross and persistent mismanagement, if not criminal recklessness. It would be better if the transactions of all Life Insurance Companies were as open as the day, to be seen of all men.

The tabular statements published in the early Reports of this Department, were of a general character. But as the business increased in volume and importance, a closer scrutiny of details became necessary, and new tabulations have been added from year to year. The present form of annual statement required from Companies, though imperfect in some of its details, brings out nearly a complete history of the transactions of the year; and the tables herewith submitted are more than usually varied and suggestive in their salient points,



embracing as they do analyses of almost every branch of the business.

In some quarters and under conditions coming to be pretty well understood, expense and other ratios are sometimes unpalatable, because communicating significant and unwelcome truths. No better evidence of their value and importance is needed, than the certainty with which they frequently indicate mismanagement and foreshadow insolvency. We therefore propose in a few subsequent pages to repeat some of the ratio tabulations which have heretofore appeared in these Reports, adding to them various others of new and important significance, hoping to make them preliminary to a more perfect system of exhibit for another year.

The following is a brief synopsis of the series of "Statistical Tabulations" immediately following the text of the present Report :—

Table A exhibits a Summary of the Income, Expenditures, Assets, Liabilities and Surplus of the Companies doing business in the State at the close of 1873. Their gross income for the year, amounting to nearly one hundred and twelve millions, shows a gain of six and a half millions. Their expenditures, including a large amount of death losses and matured endowments, were nearly seventy-nine millions, an increase of nine millions over 1872. Their admitted assets were nearly three hundred and forty-six millions, or almost thirty-four millions in excess of the previous year; while their liabilities, including a four per cent. reserve, were upwards of three hundred and nineteen and a half millions, an increase of thirty-three millions. The actual surplus held by all these Companies varies but a fraction from twenty-six and a half millions, very nearly the same as at the close of 1872, some of them showing largely increased amounts.

The Massachusetts Companies exhibit a slight decrease in both income and expenditure. Their aggregate surplus of nearly three millions is in excess of the previous year, having increased in about the same ratio as usual. Every Company shows a gain in the amount of its assets, and all appear with a material increase of surplus, except the John Hancock, which

retired its whole capital of \$100,000 during the year, thereby somewhat reducing its surplus at the close of the year.

Table B—Gross Assets to Gross Liabilities. In life insurance, the primal necessity for capital stock does not exist because of any insufficiency of the premiums to meet the obligations to policy-holders, but chiefly from the fact that extraordinary expenses are incurred to establish the Company and secure a volume of business large enough to be self-sustaining. The business would rest upon a very insecure foundation, were it principally dependent upon a capital which must inevitably become a smaller and smaller proportion of a Company's resources as its size increases. The premiums charged for insurance are sufficient to meet all demands upon a Company which has acquired a well selected membership of a few thousand, provided it is managed with integrity and ordinary ability and economy. Under such an administration, the income of a Company will certainly leave a fair margin for dividends. The guarantee capital is pledged to make good any temporary deficit in the premium and interest income, occasioned by excessive expenses or mortality, or by any unforeseen or unusual contingency, and no loss can occur to any policy-holder until the capital is exhausted. On the other hand, policy-holders are not entitled to dividends until advances from the capital stock are made good from the earnings of the business itself; that is, until the income from premiums, interest and miscellaneous profits exceeds the amount required annually for expenses, losses and additions to the computed premium reserve.

The ratio of gross assets to gross liabilities is a proper measure of a Company's *present* solvency; but the highest ratio does not always indicate the greatest strength, for the reason that strength depends upon having a business which is itself sound and self-sustaining without reference to guarantee capital, and this is indicated, rather by the amount of a Company's annual surplus over all liabilities, than by the ratio of its assets, including a capital which, in a small Company, may be large as compared with its policy liabilities. In judging of a Company's standing as to these particulars, it is better to rely upon three items rather than

one: viz., ratio of assets to liabilities; surplus, *including capital*; and surplus for dividends, being the actual surplus less the guarantee capital.

As the volume of business increases and a Company grows stronger and safer, by having a larger margin annually in excess of the cost of insurance, the *ratio* of its assets to liabilities will naturally decrease, while its actual surplus and the dividend paid may increase. This is made apparent by consulting the "Summary of the Business of all the Companies from 1863 to 1873," given on page xxvii. In 1866, forty-two Companies having 310,738 policies held a surplus of \$18,974,112, with an average ratio of net assets to reserve of 129.02; while in 1873, forty-two Companies having 753,062 policies, and having in the meantime paid not far from \$80,000,000 in dividends, held a surplus of \$26,267,371, with an average ratio of only 108.23.

Table C—Ratio of Net Assets, or Actual to Computed Premium Reserve. This tabulation exhibits the relation to each other of the two reserves expressed in its title. By its terms all the Companies are treated as Mutual, guarantee capital, where existing, being used in showing surplus as regards policy-holders, and not therefore charged as a liability in the summing up of net assets. The table, however, possesses special interest to the holders of guarantee capital, as well as to the assured, inasmuch as it shows them to what extent, if any, the capital itself is encumbered to make good the computed premium reserve, though the conversion of *unadmitted* assets may in some cases slightly relieve impairment. As originally used by a former Commissioner, Hon. Elizur Wright, the guarantee capital was excluded from the net assets or actual premium reserve, and was treated only as a pledge against future mismanagement. As then introduced, the table was not, in the words of Mr. Wright, "a test of solvency, unless we adopt a wider definition of that term for life insurance, than that which belongs to it in ordinary commercial use. Something more than bare commercial solvency is required of Life Insurance Companies, and guarantee

stockholders, as being legally the first to suffer, are most interested to see that the management secures it." As now constructed, the table includes the *entire* admitted assets of the Companies, less, as before, the amount of all liabilities other than the computed premium reserve and liability for capital. With this arrangement, the aggregate *net* assets held by the Companies represented in the present Report amounted at the close of 1873 to nearly three hundred and thirty-five millions of dollars, a gain by the same Companies of more than thirty-three millions during the year. Their aggregate computed premium reserve was three hundred and nine millions, an increase of upwards of thirty-two millions, thus leaving the general ratio of net assets to computed premium reserve 108.23, which differs but a fraction from that of the previous year. A review of the results presented in this connection, so far from invalidating, only confirms the correctness of the view expressed in the last Report relative to the diminishing ratio of net assets. With a ratio of less than 100. the disaster then foreshadowed would become a reality. And as then affirmed, it still remains the imperative duty of the managers of life insurance interests, to devise and apply such means and remedies as shall strengthen and perpetuate what was designed as one of the noblest of beneficent institutions.

Table D—Ratio of Gross Expenses to Gross Receipts. In connection with this tabulation, another, showing the Ratio of Expenses to Premium Receipts, was given in earlier Reports, but was latterly discontinued and is excluded from this, because it was and is evident that, in several cases, the premiums reported as received, were inflated by adding thereto amounts other than *original* policy premiums, which contain the provisional loading out of which expenses are paid. Both tables, together, would possess greater interest and value if the incomes reported were, in all cases, more exactly in accordance with the facts, and included, as formerly, only the original policy premiums written in the policies issued. Economy is the shibboleth that insures success and wins the confidence of the public, while extravagance is the rock of disaster upon which all defunct American Life Companies, in

recent years, have stranded and split. The warning given in former Reports, especially in those for 1867 and 1868, has been realized sooner than may have been anticipated, by an actual experience of disaster and wreck, the lesson of which, if heeded, may upon the whole be worth all it has cost, (which is not a little,) and be the means of insuring unexampled soundness and prosperity in the future for the survivors.

In this age of extravagance, the disposition of nearly all classes of the community to adopt a style of living which anticipates an increase of business and income has extended its baneful influence to even corporate bodies, not only demoralizing a large number of the Life Companies in existence prior to 1870-1, but proving the principal, if not the only cause, of the disaster which has overtaken so many. Newly fledged and inexperienced managers were ambitious to accomplish in a short time the results attained by the long, patient and persistent labor of others, and some of them, in order to do a "big business," did not hesitate to expend all of the large provision for expenses contained in the premiums charged for insurance, as well as the surplus realized from extra interest on investments and miscellaneous profits, but absorbed a portion, (frequently a large portion,) of the guarantee capital of the Company.

As already indicated, every net premium contains an ample provision for paying losses by death, and for the accumulation of the necessary reserve fund, and in most Companies forty per cent. (on the annual life-rate) is added for expenses. For example: in an annual life premium of one hundred and forty dollars, forty dollars is the "loading" for expenses and contingencies, being 28.57 per cent. of the full premium charged for insurance. The loading on the endowment and limited premiums is a somewhat lower percentage. Taking policies as they run, twenty-five per cent. of the premiums received is the utmost limit for expenses, and anything in excess of this must come from surplus interest over four per cent., profits on mortality and lapses, or be taken from funds provided for paying losses, or out of the reserve fund or the capital stock of the Company. To say nothing of the immediate loss of dividends, insolvency is but a question of

time, (a very short time too,) with any Company whose annual expenses are kept up to forty or fifty per cent. of the premiums received. A Company had much better do a small business and remain a small Company for all time, than, in the heated race of competition, to incur excessive expenses and hazard its existence by infringing, even in a single year, upon the premium provisions for paying death losses and accumulating a reserve. These provisions are ample for the payment of every claim, even to the last one, against a Company, provided the appropriations are kept intact and the drafts upon each are limited by the amounts set apart for that specific purpose. The deficiencies of one fund cannot be made good out of another, without endangering the whole. If these limits are observed, and official integrity and safe investments maintained, the failure of any Life Insurance Company taking a reasonable number of sound lives properly distributed over the country, is well nigh impossible.

So vital is this matter of expenses, so easily is the test applied, and so commonly are the ratios used in soliciting insurance, that it has come to be the objective point in the construction of annual statements. Where the payment of any extraordinary expense cannot be deferred beyond the first of January, or legitimately carried over into the next year's account, it has not been found a difficult matter to increase the income actually received in cash by adding thereto items of *expenditure* which were not originally considered income, and ought not to be the basis of computing the ratio of expense, however logical and proper the transfer may be as a matter of office book-keeping. Reference is here had to the dividend system originated by the Mutual of New York, and since adopted in its main features by, perhaps, a majority of other Companies. A statement of the facts will make the point clear.

The Company's dividends are declared annually on the first of January, payable on the anniversary date of each policy, either in cash to reduce the premium, or by adding to the policy as much paid-up insurance as the cash dividend will buy as a single premium. A policy-holder who for years has left his dividends with the Company, has the right, at any time, to reconvert so much of his additions into cash as will

pay a premium due. It is the custom of this Company to add to the original premiums received in the year not only the dividends *actually applied* as single premiums to buy new paid-up insurances, but the *whole amount declared* on the first of January, no matter how used, or if never used, as in the case of forfeited policies, of which there were in 1873 no less than 3,060, to say nothing of the 2,500 surrendered. *It also credits as a receipt in the same connection, the cash value of previous additions reconverted during the year to pay current premiums.* By this process the Company gets credit, 1st, for paying dividends which are never used, viz., on policies forfeited before the dividend is due; 2d, for paying dividends twice over, viz., first, when applied to the purchase of additions to the policy, and second, when reconverted subsequently into cash; 3d, for a ratio of expenses reduced by the full effect of adding the total of all these items to the original premiums received.

In 1873, the premium account was made up of the following items, though not so classified in its annual statement:—

Amount of original premiums received,	. \$9,421,212 98
Add—Extra dividend of 1872,	\$2,204,627 51
“ Regular “ of 1873,	3,200,847 15
“ Cash value of recon- verted additions,	. 2,992,201 56
Total,	. <u>8,397,676 22</u>
Premium receipts reported,	. \$17,818,889 20
Total interest, dividend and rent income,	. <u>3,843,113 06</u>
Gross receipts reported,	. \$21,662,002 26

The effect of this rendering by the Company is to reduce the ratio of expenses to gross receipts from 14.33 to 8.76 per cent., and to premium receipts from 20.16 to 10.67 per cent., while \$2,992,201.56 is the amount of dividends which, for the second time, the Company gets the credit of paying.

To what extent, or whether any, other Companies have followed the Mutual's method of reporting premium income, we do not claim to know; but it is highly probable that

similar or other methods of inflating the income reported prevails, at least among those Companies that have adopted the Mutual's system of dividends, the distinctive feature of which is the reversionary additions to policies, of which the cash dividend constitutes a single premium, and logically enough thus becomes a premium income. With the official knowledge of this usage and its details, it was felt that any showing of ratios of expense, even to gross receipts, would be unfair to other Companies unless the method by which the Mutual's ratio was reduced was definitely explained. It is hoped that the difficulty will be remedied in future by an amendment of the blank for annual statement, requiring a complete analysis of the income reported and dividends paid. With such data, it may be possible to determine with sufficient accuracy, in the case of every Company, the relation of the actual expenses incurred to the premium "loadings," out of which alone the fund for the payment of expenses is provided. Such information belongs by right to every policyholder.

Table E—Ratio of Premium Notes and Loans to Premium Reserve. The character and amount of this class of investments was so fully considered, and the relative value of premium notes under some conditions and their utter worthlessness as an asset under others, were so clearly illustrated in the last Annual Report from this Department, that little remains to be added here. Of the Companies now represented, thirty-four report premium notes and loans amounting in the aggregate to nearly fifty-five and a half millions of dollars, or about a million and a half less than was held by the same Companies a year previous. This is a material reduction in ratio since 1872, the present ratio to reserve being 17.90, and to net assets 16.55. Six years ago, these ratios stood at 35.55 and 27.21 respectively. If, as they ought to be, premium notes were rejected as an asset from the statements of Companies which surrender them without a full equivalent when the policies to which they appertain become claims, these ratios would be still further essentially reduced.



Table F—Ratio of Real Estate and other Investments to Gross Assets. The financial scheme of life insurance involves the necessity of accumulating a fund in addition to that required for the payment of expenses and losses by death. Upon the safe investment of this fund at a rate of interest as high as four per cent. compounded annually, depends the ability of a Life Company to meet future liabilities as fast as, and when, they mature. The total amount insured by forty-one Companies doing a life insurance business in Massachusetts, is now nearly two thousand millions of dollars; and the gross assets being accumulated for the liquidation of that indebtedness, have reached nearly three hundred and forty-four millions, two-thirds of which is in the hands of only nine Companies.

It is therefore of the utmost importance to know how these immense sums are invested, and what rates of interest are realized by the different Companies. For this purpose we have analyzed the assets of each Company, grouping their investments under five classifications; viz., 1st, real estate owned and mortgages held upon real estate; 2d, stocks, bonds and other securities owned; 3d, loans on collaterals, including premium notes or credits; 4th, cash items, being cash on hand and deposited in banks and trust companies; and 5th, unpaid and deferred semi-annual and quarterly premiums, and accrued and unpaid interest—which items together constitute the gross assets reported to and admitted by this Department.

The following is a summary of the investments held by all the Life Companies before referred to:—

Real estate and mortgages			
owned,	.	.	\$194,912,026— 56.6 per ct.
Stocks, bonds and securities			
owned,	.	.	55,142,197— 16.0 “
Loans on collaterals, including			
premium notes and credits,	.	.	62,074,817— 18.0 “
Cash items in bank, .	.	.	13,121,359— 3.9 “
Premium and interest unpaid and			
accrued,	.	.	18,752,287— 5.5 “
<hr/>			
<i>Total carried forward,</i> . \$344,002,686—100.0 per ct.			

*Gross Assets brought forward*, \$344,002,686—100.0 per ct.  
 Deduct last item (unrealized), . 18,752,287— 5.5 “

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Cash Assets at interest, . \$325,250,399— 94.5 per ct.

Thus it will be seen that nearly three-fifths of the entire accumulations are in the best possible securities; viz., real estate and mortgages thereon owned by the Companies; while nearly the whole amount (94.5 per cent.) of the available assets are actually in hand and invested at interest, leaving, as an average, less than six per cent. of idle funds.

In one, and that a Massachusetts Company, less than one per cent. (0.9) is outstanding and unproductive, and from this low figure the ratio increases, gradually, until it reaches in one Company 32.6 per cent., or nearly one-third of the entire admitted assets. In a majority of the Companies, the amount unproductive of interest is however less than ten per cent., and in many Companies it is less than five.

The depressing effect of unproductive assets upon the surplus interest over that required by law to be accumulated and held in the reserve, will be seen by an examination of the tables giving the “Rates of Interest realized on Investments” and the “Surplus Interest for Dividends.”

This question of unrealized and unproductive assets, in the shape of “deferred and uncollected” premiums and “accrued and unpaid” interest, is so serious a matter that it demands from State officials, having charge of the vital interests involved, more careful consideration and attention than has heretofore been given to it. For if it has not already, it may, become the inexhaustible source from which a Company can supply (?) any deficiency of assets to enable it to meet the requirements of State laws, and so continue business after it is in fact in an insolvent condition. As agents are required to forward to the Company the premiums collected as often as once every month, it is inconsistent with good management on the part of officers and ordinary promptness on the part of agents, that, at the end of the year, any Company should have an amount outstanding exceeding two months’ business, or one-sixth of the entire income of the year. What shall be said of the nine or ten Companies in

which the uncollected and deferred premiums, for which a credit is claimed as an offset to their policy liabilities, exceed one-third, and in two or three of them one-half, the total income of the year?

Taking all the Companies together, the amount outstanding is only seventeen per cent., being the average income of two months. In several Companies it is below ten per cent., and in one small one only two per cent. ; from which it is evident that there is no necessity, inherent from a large or small business, for having so large a percentage of unrealized assets as that reported annually by some of the Companies.

Table G—Rates of Interest realized on Investments.

Table H—Surplus Interest for Dividends.

A Life Insurance Company's existence depends as much upon compounding its "premium reserve fund" at a rate of interest as high as four per cent. per annum, as it does upon keeping expenses and losses by death within the margins allowed for those purposes. In the later years of a policy, compound interest becomes the most important element in the account, because it contributes more to the fund out of which the policy is to be paid than does the premium itself. When Companies are new and reserve accumulations are small, other questions may be of more vital or immediate importance.

American Companies have now reached an age and magnitude which bring the question of interest prominently to the front, and hereafter the character of investments and the rates of interest realized, will receive more critical attention than they have so far seemed to demand. Indeed, the time has fully come for the consideration in detail of these important questions, and the tables herewith presented are the first attempt to determine, as to each Company, whether the amount of interest received in the year is equal to, or exceeds, the assumptions upon which the premiums are calculated. The question involved is not so much the rate of interest realized on the money invested, as whether the *amount* of the interest earned and received in the year exceeds, or not, four per cent. of the computed premium

reserve, and this depends upon the amount earning interest as compared with the total reserves on policies in force.

The Company is deemed to be solvent whose cash and unrealized assets, together, equal its liabilities at the end of each year. But while unpaid premiums and accrued interest may properly be admitted as assets to offset reserve liabilities calculated to the end of policy years, these items contribute nothing to the interest account. And unless the actual *cash* assets (that is, realized and invested funds,) are equal to the computed premium reserve, the interest received may fall short of the four per cent. required, as it did in 1873 in the case of seven Companies—although the rate realized on investments may be six, seven, or even eight per cent. per annum. On the other hand, if the cash or interest-producing investments are larger than the computed reserve, the rate of the surplus interest will exceed the difference between the four per cent. required to be accumulated and the rate realized.

Hence, it is important that every Company should keep its cash assets up to the calculated reserve upon its policies. During the past year fourteen Companies fell short in this particular, while the remainder exceeded the requirement, in one Company the excess being over \$4,000,000.

From tables G and H, it will be seen that the total cash assets of the Companies as a whole exceeds the total computed reserves. The mean amount of cash assets held during the year 1873 was \$307,927,848, and the total interest earned in the year was \$21,297,514, or an average of 6.9 per cent., while the mean amount of the computed premium reserve was \$292,932,917, being \$14,994,431 less than the amount producing interest.

The total interest earned, after deducting that earned by the guarantee capital—which went to the stockholders—being \$20,904,316, and four per cent. on the reserve being only \$11,717,312, there was left \$9,187,004, or an average of 3.1 per cent. as surplus interest for dividends.

The limits of this Report, and the unavoidable lateness of its publication, prevent the full discussion which the importance of this subject merits, but enough has been said

to enable those interested to appreciate the purpose of the tables given; viz., to show how much or how little the interest received by each Company increased the surplus for dividends to its policy holders.

Table I—Age of Companies and Magnitude of their Business. When it is considered that the business of life insurance in this country is in its infancy—that only seventeen out of the forty-two Life Companies represented in this Commonwealth at the beginning of the present year are more than twenty years old—that twenty-two were organized since the year 1860, and the oldest (the Massachusetts Hospital Life excepted) commenced business in the year 1843—its magnitude is indeed wonderful. The growth of the business in the last ten years will appear from the following summary:—

ITEMS.	1863.	1873.	Gain in Ten Years.
Policies in force, . . .	97,943	753,071	655,128
Amount insured thereby, \$	259,725,190	1,958,944,992	1,699,219,802
Total incomes, . . .	10,365,152	111,968,272	101,603,120
Gross assets, . . .	33,387,401	345,827,276	312,439,875
Surplus over all liabilities, . . .	7,366,106	26,267,371	18,901,265

The figures entering into the account are named by millions. Policies in force, three-quarters of a million; amount insured, nearly two thousand millions; income for the year, one hundred and eleven millions; gross assets, three hundred and forty-six millions; surplus over all liabilities to policy holders, over twenty-six millions; death claims paid in the year, twenty-five millions, and in the eleven years, one hundred and forty millions of dollars. This immense sum was paid upon nearly fifty thousand policies, and allowing only four persons remaining to each family, not far from two hundred thousand persons participated in the benefits of an institution, whose prime purpose and result are to save the home and "keep the wolf from the door" of the widow and

her orphans, when their best provider and friend has been overtaken by death, and the wages of his labor can no longer feed, clothe, and shelter them.

Statistics show that in three-fourths of the cases, the amount realized from policies of life insurance is the principal dependence left to the family, and that without it suffering and destitution would in very many instances follow. Though life insurance is not a charitable, but a protective institution, what more beneficent scheme could have been devised for the distribution of so large a sum as one hundred and forty millions of dollars to fifty thousand families—being nearly \$3,000 to each—without a direct and burdensome contribution in the name of charity and humanity. In fact, this whole amount has been clear gain to the recipients and no loss to the community. The relief came as the result of a comparatively light tax, voluntarily assumed by the living that his family might not be left in want, or be dependent on the charity of others, at his death.

Looking at the Companies as a whole, they seem a pyramid of strength, with base broad enough and structure solid enough to resist the encroachments of time and storm. Indeed, there is no reason why, with reasonable foresight and judicious management, this beneficent scheme of protection may not remain as enduring as the population, and as productive of certain good as the grandest results of human skill and labor. Of course the permanency of individual Companies will depend upon a practical solution of the all-important question, whether the plain and simple principles and fundamental requirements underlying the business shall be observed, or discarded and violated.

Table J—Policies Issued, Terminated and Gained. During the last year, 167,265 policies were issued by the forty-one Companies before referred to, insuring \$437,991,751—while 125,680 were either "not taken," surrendered or forfeited, and 9,533 were terminated by death or maturity, leaving only 32,052 policies, insuring \$52,124,861, as the net gain for 1873. Thirty-one Companies gained 39,572 policies, while

ten had 7,520 less policies in force at the end of the year than at the beginning. The largest gain by any Company was 8,270 policies, and the greatest loss by any one was 2,366, in the last case after expending in the year \$321,732 for commission, salaries, etc. Considering the large number of policies terminated in the year by surrender or forfeiture, it becomes a vital question to know how much was returned to those who chose to discontinue their insurance, or were unable to pay the premiums due and keep it.

Table K—Amount paid for Forfeited Policies in 1873. The actual practice of Companies in this particular, has of late years attracted a great deal of attention and discussion. Many of the policies forfeited by the non-payment of the premiums when due, are afterwards restored on application of the holders within a reasonable time, provided they are then in good health. In twelve Companies, from ten to fifty per cent. of the forfeited policies were restored; in eighteen, less than ten per cent. were restored; and in the remaining eleven, none were restored. Thirty days grace is allowed by some Companies, by agreement written in the policy, within which a premium may be paid after due date. It is customary with nearly all Companies to accept a premium past due, if tendered within a reasonable time and the party is in good health, but in the meantime the Company does not assume the risk, and no insurance would be due in case of death while the premium was unpaid and the policy not in force.

The total number of policies lapsed in the year by surrender before the premiums fell due, was 26,281. The number lapsed by forfeiture was 62,214, of which 5,923, or 9.5 per cent., were restored, leaving the net number of lapses from all causes, 81,800. For these the Companies, as shown by their statements, returned to the holders the large sum of \$9,799,634 in cash, and \$5,909,939 in notes, or an equivalent in paid up, or term insurance. The principles and equities involved in the forfeiture of life policies have been discussed at length in former Reports of this Department, and we have reviewed the subject on page xii. of this Report. It will be seen from the table under consideration,

that the practice of different Companies is as dissimilar and varied as is their condition in other respects.

As we have stated elsewhere, a misapprehension exists very generally that all policies issued to residents of this State, whether by Foreign or Home Companies, are subject to the non-forfeiture laws of this Commonwealth. This is not the case. Only the Companies chartered by this State are affected by that law.

Table L—Claims by Death during the Year 1873, and the ratios for five years of Losses to Mean Amount Insured in each Year.

We have omitted from the present Report the usual table showing the "Deaths on New Policies issued during the Year," for the reason that in many Companies a large percentage of the policies issued were *never taken*, which fact would materially effect the true ratio of death claims among policies in force not more than one year and destroy the correctness of the inference to be drawn as to a good or bad selection of risks. The effect of selection is probably most appreciable in the early years of policies; and a table giving the ratio of death claims occurring on policies in force one, two, three, four and five years, would afford a decided test of the care and skill exercised by the different Companies in the selection of their risks, but we have not at hand the data for constructing such a table—the facts never having been called for, except for policies in force one year, by the form of annual statement submitted to Companies.

Table L shows that, during the year 1873, there were 8,832 death claims, amounting to the sum of \$24,954,298 in forty-two Companies. The amount of loss by each Company ranges from \$2,000 in one case to nearly \$3,000,000 in another. The percentage of the number of claims to the mean number of policies in force was less than one and a quarter per cent. (1.19); and of the amount of loss to the mean amount insured, it was only a fraction over one and a quarter per cent. (1.28). In both cases these ratios are slightly in excess of those of previous years, which is accounted for by the increased ages of the policies and the



persons insured thereby, and also by the fact that the Companies, in the aggregate, did not add as many newly selected lives in 1873 as in former years. Although the ratios of death claims are a little higher, it does not by any means follow that the actual losses were excessive, because as policies increase in age the annual additions made to their reserves reduce the amount which the Company loses below the face of the policy when it becomes a claim. In theory, and it ought to be so in practice, the amount of a Company's risk, and consequently its loss if the policy becomes a claim by death, is reduced, by the annual accumulation of a reserve, as fast as the natural rate of mortality increases. This keeping of a Company's *actual* losses within the limits of the annual premium, in spite of the increasing rate of mortality, as the persons insured advance to old age and certain death, constitutes the guarantee that an old Company with a large proportion of aged members, is as well able to pay its losses, as when it began business with new policies and a young membership.

This is the underlying principle of the business of insurance on human life, lifting it out of the realm of experiment and temporary success, and placing it upon the sure foundation of natural laws scientifically determined and applied.

For the purpose of giving a more enlarged indication of the character of the risks insured by the different Companies, we have added to this tabulation, as heretofore published, the annual ratios for 1869, '70, '71, '72 and 1873 and the average rate for the five years, which in connection with the present (1873) ratio gives a better test than that of any single year.

The meaning of these ratios is not understood by those uneducated in actuarial intricacies, and an explanation may be of practical benefit. The average or mean amount insured by all the Companies named during the year 1873 was \$1,944,147,277, and the amount of claims by death was \$24,954,298—the ratio of the former to the latter being 1.19 per cent. ; that is, it cost the Companies, on the average, one and nineteen hundredths per cent. of the amount insured to pay the losses occurring during the year 1873. Applied to a single policy, of say \$10,000, it means that the average cost, for deaths alone, of insuring the full \$10,000 one

year, was \$119, to come out of the annual premium paid on the policy, besides which there must be deducted its share of the expenses and its contribution to the computed premium reserve.

With this explanation, the meaning and importance of the table will be more fully understood and have a more practical value than heretofore.

Table M—Claims paid and Claims resisted in 1873. So much attention has been attracted to this subject by reports of contested cases against Life Companies, that the facts are of public interest. None will deny that it is the duty of a life office, which is only the legal custodian of funds belonging to its policy-holders, to resist the payment of any and all claims where evidences of fraud are apparent. Of such a character are all policies obtained by misrepresentation, or the concealment of important facts which, if stated at the time of making the application, would have prevented the issue of the policy; to say nothing of the now numerous attempts at downright swindling, when the insured is not even dead, but lives in the hope of enjoying the fruits of the perfidy of himself and associates.

When the nature of the business and the facilities for attempting and committing fraud are considered, it is surprising that so few claims have been resisted by the Companies. The contract of life insurance is comparatively a one-sided affair, and that against the Company. The applicant alone has knowledge of his family history, and of secret and incipient disease which in many cases is beyond discovery by the most skilful medical examiner. From first to last, the Company is dependent upon the honor and integrity of the applicant, and relying upon his voluntary statement, assumes a contract on which it must lose money if death occurs before the policy has fully matured, or before he attains the age allotted to the longest liver. The temptation and facility for fraud are equalled in no other business; and that, in times like the present, out of nearly \$32,000,000 of claims occurring in one year, 1873, evidences of fraud should have appeared involving only \$949,905, or less than

three per cent., is a fact complimentary to fair dealing both on the part of Companies and insurants. We give the exact figures as follows :—

Total claims paid, . . . . .	\$24,918,411
Total claims admitted, but not due, . . . . .	5,889,478
<hr/>	
Total admitted claims for the year 1873, . . . . .	\$30,807,889
Total claims resisted in the year 1873, . . . . .	949,905
<hr/>	
Total Policy claims, . . . . .	\$31,757,794

Ratio of claims paid or admitted to claims resisted, 3.01 per cent.

As a matter of fact, out of over fifty thousand claims against all the Companies since their organization, only about four hundred have been contested; and of these nearly or quite one-half were decided in favor of the Companies, which, considering the well-known prejudices of juries against corporations in litigated cases, is certainly evidence that the Companies had reasonable grounds for testing the justness of the claims resisted. The table which suggests these comments gives the facts as to each Company, and will remove misapprehension where any exists.

Tables N and O, which complete the series, are compilations from former Reports, of the Ratios of Net Assets to Computed Premium Reserve; Surplus, including Guarantee Capital; and of Gross Expenses to Gross Receipts, of all the Companies which have done business in Massachusetts during the years named in the tables. The object of the compilation is to show, first: the condition of the Companies in the respects named, especially of those which retired voluntarily or by compulsion, because of their inability to comply with the requirements of our statute; second: to make apparent the direct cause of the failure of so many Companies; and third: to expose the fallacy of the pretension that a high ratio of assets to liabilities is in every instance evidence of superior strength and soundness, particularly when guarantee capital constitutes the bulk of a Company's accu-

mulations. The designation of this pretence as a fallacy does not, however, conflict with the position taken on page xxxii of this Report, as well as in former Reports; viz., that a decreasing ratio of net assets to computed premium reserve may become a matter of grave importance when approaching or passing the line of impairment.

Table N exhibits these ratios and surpluses for the five years from 1869 to 1873, inclusive, as applicable to the seventy Companies which, during the whole or a part of that period, were represented in the State. The twenty-nine that retired from the field in 1870, '71, '72 and '73, and the two others that withdrew in 1867 and '68, had appeared in the Reports of this Department as having high ratios of net assets (including capital) to reserve liabilities, while in fact their capital stock was being certainly, and in many cases rapidly absorbed by enormous and extravagant expenditures to secure business, which, whether obtained or not, proved fatal to their existence. At the date of their withdrawal, many of these Companies exhibited ratios as high as 133. to more than 200. per cent., and all but two or three over 120. per cent. In spite of appearances, nearly all of those showing the highest ratios were compelled to withdraw from the field, and all but five of the number have gone out of existence; while others with the lowest ratios have continued to grow in strength and usefulness.

Assuming this ratio as an absolute or even partial test of strength and ability to meet future liabilities as they occur, and the results of actual experience present the anomaly of strong Companies failing in business, and weak ones continuing in prosperity. To determine the surplus, as regards policy-holders, it is proper to include the guarantee capital in the assets and exclude it from the liabilities, and, for the purpose of comparison, to compute the ratio of one amount to the other. The error lies in assuming that the ratio thus obtained indicates something foreign to its purpose. Capital stock, as before stated, is simply a contingent fund, pledged for the protection of policy-holders against mismanagement and extravagance, and has but little effect upon a Company's ability to meet policy claims, because the capital stock recedes in importance in proportion, and as fast as, a self-

sustaining and paying business is acquired. The larger the business and the stronger the Company in its own resources, the less necessity is there for a guarantee capital or stock, or for holding a surplus sufficient to produce a high ratio of assets to liabilities.

With a Company having an adequate premium reserve and economically managed, the unexpended loading and the surplus interest alone constitute a sufficient fund to provide for extraordinary contingencies, should any arise. Hence a low ratio may appear at the end of each year, and security remain perpetually absolute. In many cases, this annually accruing surplus exceeds by many times the largest capital stock held by any Company. The things to be considered are, the *amount* of surplus over all liabilities; the condition of the capital stock as to whether it has been absorbed in establishing the Company and securing business, and if so, the extent of its impairment; and these items, in connection with the ratio, will give a correct basis for estimating the standing of a Company.

In table O, we have given the ratio of expenses to income in each year from 1866 to 1873, inclusive, for seventy-two Companies; the average annual rate for eight years, or for the time reported; the condition of the Companies at the date of their last report to this Department, as to surplus then on hand, less guarantee capital; the amount and percentage of the capital stock which had been absorbed by excessive expenses, or from other causes; and have also indicated, in the case of withdrawals, the disposition made of the Company's risks.

This compilation tells the whole story of the disaster which befel twenty-six of the thirty-one Companies withdrawn. It is a significant exposition of reckless extravagance and mismanagement. A careful examination of the table will make it apparent that the result was from the start inevitable as to those Companies which have retired, and will be to a few more unless decisive measures of reform and economy are at once adopted and rigidly followed.

The Companies which have failed or re-insured their risks, started upon and kept up a grade of extravagance inconsistent with good management and success, and acquired their busi-

ness at a cost which rendered them unworthy of confidence and patronage. From the beginning they were useless experiments, not demanded by any public necessity. All were young Companies, organized since 1863, and most of them in 1869, 1870 and 1871, under the impetus and opportunity created by the unwise legislation of sister States. The cause of their failure lies wholly in the high rate of expenses incurred in the futile attempt to secure business. That this danger attaches to but few of the Companies remaining, will be seen by a summary of the expenses incurred in the last eight years, classified in groups of Companies from the lowest to the highest rate.

*Average Expenses per Annum for Eight Years.*

10 of the Companies average 12.71 pr. ct. All under 15 pr. ct.

9	"	"	17.16	"	"	20	"
13	"	"	24.62	"	"	30	"
4	"	"	35.65	"	"	40	"
5	"	"	49.85	"	Over	40	"

The 41 remaining average together, 24.23 pr. ct.

The 31 withdrawn average together, 52.35 pr. ct.

The average annual expenses of the thirty-one Companies withdrawn are more than twice as high as those which remain, and four times as high as the ten lowest.

Five of the Companies which have withdrawn from this State since 1866, are still doing business in New York and other States where the valuation laws are not so exacting; but some of these are in the course of amalgamation with other Companies. They had at the date of their last report to this Department 35,530 policies in force, and now have 38,235. All the others which have withdrawn, excepting three, have since re-insured their risks in other Companies. The three which failed outright had only 8,921 policies in force by their last report here, and part of these were either subsequently re-insured or purchased by the Company for a small cash value. As a rule, however, the holders of policies in a defunct Company suffer considerable loss, and get little or nothing beyond insurance during the existence of the Company.

## CONCLUSION.

The investigation into the condition of individual Companies, brought out in the preceding pages by means of the comparative tabulations which follow, is more critical and covers a wider range than any heretofore undertaken. The compilations have occupied months of diligent and patient research and computation, reaching back to the commencement of life insurance in this country. The extension of time required for such a service, is believed to be amply compensated by the results now submitted.

As the statute designates no time within which this Report shall be rendered, and as many of the annual statements from which the data are obtained, are not wholly perfected till a quarter and in some cases a third of the year has elapsed, and as the valuations of policies, which in this Department are made *seriatim* and tested by a second revision, are an essential element in many of the tabulations herewith given, the Commissioner deems no excuse necessary for the delay in its publication. The importance of a publication of the standing of Life Companies early in the year, is not so great as in the case of the Fire and Marine Companies, for the reason that the former are not subject to the fluctuations in losses which in the latter may immediately affect solvency. The Legislature, to whom the Report is made, is very well aware that the business of life insurance in the United States has reached a condition which demanded something more than the exhibit of ordinary and general results. Nothing short of the most careful and analytical presentation of the standing of Life Companies seemed sufficient for the Legislature and the public, in view of the large number of Companies that, within a few years, have sought patronage in this Commonwealth and retired to the damage of those whom they insured.

In no case is any Company's own valuation accepted by this Department, but the reserve on each of the 753,071 policies in force is calculated separately by the standard and requirements of the laws of this State. According to the standard adopted in New York (American table of mortality, interest at  $4\frac{1}{2}$  per cent.), the total of the reserves of forty-one Companies named in this Report is published at \$284,635,150, while by

### iii REPORT OF THE INS. COMMISSIONER.

the Massachusetts standard (Actuaries' table of mortality, interest at 4 per cent.), the amount is \$309,083,569; that is, according to the laws of this Commonwealth, the same Companies are required to hold \$24,448,419 more actual premium reserve than by the laws of New York, and the security to policy-holders is enhanced by that amount as compared with a valuation assuming  $4\frac{1}{2}$  per cent. as the rate of interest to be used in the computation. No stronger argument can be given in favor of retaining the standard as now fixed in this State.

Accurate and trustworthy information as to every particular affecting present solvency or future permanency, is now possible from the very full statements which every Company is annually required to make. Policy-holders are entitled to the facts, and have the right to expect advice and information from state officials whose especial duty it is to protect them, so far as their authority will permit, not only from Companies on the verge of insolvency, but from those also whose methods of business, extravagance or mismanagement must inevitably end in disaster to themselves, and loss to their patrons. This duty as to Life Companies is more imperative than in the case of Fire or Marine Companies, for the reason that if failure occurs in the latter, the injury can be immediately repaired by insuring the property elsewhere for the same rate, the loss being limited to the unexpired term and unearned premium. But when a Life Insurance Company fails the loss may be irreparable, for, if the party is not in health he cannot re-insure in another, and if he is insurable, the rate of premium has increased with his age, and besides, his deposit held in the Company's reserve will be subject to entire loss.

Well managed Companies will stand the closest investigation, and the more known of their actual condition and workings, the stronger their hold upon public confidence. All that such Companies need, in order to secure confidence and patronage, is that the public shall understand the advantages and results secured by their policies.

Respectfully submitted,

JULIUS L. CLARKE,  
*Insurance Commissioner.*



# STATISTICAL TABULATIONS.

TABLE A.—SUMMARY OF THE INCOME, EXPENDITURES, ASSETS, LIABILITIES AND BALANCES OF THE SEVERAL COMPANIES,  
DECEMBER 31, 1873.

NAME OF COMPANY.	Cash Guar- antee Capital.	Gross Income.	Gross Expenditures.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1873.	Surplus as regards Policy-holders, Dec. 31, 1872.
<b>MASSACHUSETTS Cos.</b>							
Berkshire, . . . .	\$25,500	\$664,126 33	\$342,926 86	\$2,517,368 68	\$2,339,115 03	\$178,253 65	\$102,365 72
John Hancock, . . .	—	811,117 71	695,546 66	2,545,357 40	2,501,550 17	43,807 23	171,982 92
Massachusetts Hospital, .	500,000	130,573 52	123,841 42	884,088 59	160,008 46*	724,080 13	710,522 58
Massachusetts Mutual, .	—	1,473,408 76	915,039 96	4,982,392 03	4,572,369 07	410,022 96	381,499 18
New England Mutual, .	—	3,288,089 54	1,974,600 33	12,665,119 81	11,924,997 50	1,940,122 31	1,218,324 48
State Mutual, . . . .	—	382,538 56	207,348 21	1,624,285 48	1,393,700 70	230,584 78	184,048 95
Totals, . . . .	\$525,500	\$6,749,854 42	\$4,259,303 44	\$25,218,611 99	\$22,291,740 93	\$2,926,871 06	\$2,768,743 83
<b>Cos. OF OTHER STATES.</b>							
Etna, . . . .	\$103,056	\$6,228,534 51	\$4,817,061 18	\$18,923,892 85	\$17,894,106 94	\$1,029,785 91	\$796,395 20
American Popular, . .	230,000	213,096 13	141,114 11	589,583 10	490,814 65	98,768 45	40,109 82
Atlantic Mutual, . .	110,000	463,790 47	329,648 50	1,126,942 40	1,045,161 43	81,780 97	61,731 25
Brooklyn, . . . .	125,000	738,783 39	558,234 12	2,075,938 84	2,028,871 75	47,067 09	114,208 09

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Charter Oak, . . .	\$200,000	\$4,082,518 10	\$2,985,246 44	\$11,604,755 11	\$11,581,412 55	\$23,342 56	\$61,727 49
Connecticut General, . .	250,000	359,921 04	219,698 06	1,047,322 68	809,392 87	287,929 81	227,065 44
Connecticut Mutual, . .	-	9,861,719 99	7,274,579 48	37,620,457 02	33,544,446 66	4,076,010 36	5,027,241 90
Continental, Conn., . .	120,000	982,027 59	815,751 61	2,637,863 57	2,596,341 06	41,522 51	244,009 96
Continental, N. Y., . .	100,000	2,838,500 65	2,164,430 30	6,468,536 43	6,142,882 47	320,653 96	212,027 18
Equitable, . . .	100,000	9,800,180 55	6,600,058 01	22,523,661 58	21,422,506 30	1,101,155 28	604,462 98
Germania, . . .	200,000	1,946,096 73	1,222,143 51	5,970,804 37	5,740,224 59	230,579 78	290,018 06
Globe, . . .	100,000	1,398,695 37	1,077,003 08	4,084,799 21	3,989,264 74	95,534 47	60,608 40
Hartford Life & Annuity, . .	300,000	287,090 29	208,213 07	710,555 44	528,748 41	186,807 03	219,359 99
Home, . . .	125,000	1,061,121 73	652,584 81	3,742,198 82	3,420,206 01	321,992 81	294,947 10
Homeopathic Mutual, . .	200,000	234,205 36	159,978 22	517,806 89	475,532 57	42,274 32	41,896 37
Knickerbocker, . . .	100,000	2,684,319 80	2,771,815 99	7,757,613 57	7,363,117 10	394,496 47	192,973 84
Life Association, . . .	-	2,474,807 66	2,214,348 66	4,908,797 70	4,857,303 61	51,494 09	36,756 79
Manhattan, . . .	100,000	2,128,071 05	1,539,937 28	8,875,984 51	7,621,037 03	1,254,947 48	1,242,991 28
Merchants', . . .	161,000	109,342 06	81,989 50	199,610 80	110,752 94	88,857 86	85,152 25
Metropolitan, . . .	200,000	982,088 89	691,352 84	1,635,086 55	1,509,167 56	125,918 99	119,900 51

TABLE A.—Summary of the Income, &amp;c., of the several Companies—Continued.

NAME OF COMPANY.	Cash Guar- antee Capital.	Gross Income.	Gross Expenditures.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1872.	Surplus as regards Policy-holders, Dec. 31, 1872.
Mutual, . . . . .	-	\$21,662,002 26†	\$15,373,329 19†	\$65,284,984 37	\$62,591,664 16	\$2,693,320 21	\$3,084,780 10
Mutual Benefit, . . . . .	-	7,171,410 44	4,975,136 00	28,620,956 27	26,554,820 52	2,066,135 75	1,790,026 34
National, Vermont, . . . . .	-	367,195 20	213,812 84	1,541,560 14	1,064,869 16	476,690 98	421,375 92
National of the U. S., . . . . .	\$1,000,000	1,520,152 40	817,460 11	3,254,108 39	2,696,588 98	557,524 46	558,126 21
New Jersey Mutual, . . . . .	100,000	802,914 46	651,459 97	1,264,972 24	1,083,840 09	181,132 15	20,547 87
New York, . . . . .	-	7,549,616 21	4,693,579 65	24,430,228 17	22,719,163 88	1,711,064 29	1,219,458 18
Northwestern Mutual, . . . . .	-	3,906,252 13	2,272,880 53	14,005,701 81	12,311,243 20	1,694,458 61	1,438,264 84
Penn Mutual, . . . . .	-	1,276,143 39	913,065 25	4,107,501 19	3,601,970 04	505,531 15	332,183 03
Phoenix Mutual, . . . . .	16,000	3,521,240 57	2,589,750 11	8,949,132 84	8,382,703 03	116,429 81	528,765 59
Provident Life and Trust, . . . . .	500,000	676,264 22	301,360 82	2,154,596 96	1,609,572 91	545,024 05	506,358 67
Republic, . . . . .	947,400	1,102,302 33	565,118 79	2,040,947 04	1,670,202 22	370,144 82	656,482 07
Security, . . . . .	110,000	1,454,779 59	1,386,641 13	8,449,108 25	3,251,381 88	197,726 87	144,818 94
Travelers,†† . . . . .	500,000	593,497 40	243,270 94	2,663,890 05	1,922,486 97	741,403 08	616,415 44

Union Mutual, . . .	-	\$2,171,996 64	\$1,922,577 17	\$7,717,860 56	\$6,916,960 75	\$801,889 80	\$596,782 59
United States, . . .	\$250,000	1,410,729 44	1,102,488 29	4,195,696 10	3,628,622 68	567,073 42	602,910 49
Washington, . . .	125,000	1,257,010 03	772,975 30	3,910,818 25	3,646,787 92	264,080 38	223,671 62
Totals of other States,	\$6,372,456	\$106,218,418 07	\$74,720,094 86	\$320,608,664 06	\$297,268,164 08	\$23,340,499 98	\$22,664,453 80
Grand Totals, . . .	\$6,897,956	\$111,968,272 49	\$78,979,398 30	\$345,827,276 05	\$319,559,905 01	\$26,267,371 04	\$25,433,197 63

\* The Massachusetts Hospital Life, included in this Table, long since ceased doing a life business except as to annuities. It has only nine life policies remaining in force, insuring \$22,000. Its liabilities are made up as follows:—

On account of annuities, . . .	. . .	. . .	. . .	. . .	. . .	\$150,457 88
" " of life policies, . . .	. . .	. . .	. . .	. . .	. . .	9,550 58
Total, . . .	. . .	. . .	. . .	. . .	. . .	\$160,008 46

† See Note to Table I.

‡ Including both Life and Accident Departments.

TABLE B.—*Gross Assets to Total Liabilities, December 31, 1873.*

[NOTE.—The minus (—) sign in the last column indicates the amount of Guarantee Capital to be made good before the payment of any dividend.]

NAME OF COMPANY.	Cash Guarantee Capital.	Gross Assets (Including Guarantee Capital).	Total Liabilities.	Ratio.	SURPLUS.	
					Including Guarantee Capital.	For Dividends.
MASSACHUSETTS COMPANIES.						
Berkshire, . . . . .	\$25,500	\$2,517,369	\$2,399,115	107.6	\$178,254	\$152,754
John Hancock, . . . . .	—	2,545,357	2,501,550	101.7	43,807	43,807
Massachusetts, . . . . .	—	4,982,392	4,572,369	108.8	410,023	410,023
New England Mutual, . . . . .	—	12,665,120	11,324,997	111.9	1,340,122	1,340,122
State Mutual, . . . . .	—	1,624,285	1,393,701	116.5	230,584	230,584
Totals, . . . . .	\$25,500	\$24,334,523	\$22,131,732	109.9	\$2,202,790	\$2,177,290
COMPANIES OF OTHER STATES.						
Ætna, . . . . .	\$103,056	\$18,923,893	\$17,894,107	105.7	\$1,029,786	\$926,730
American Popular, . . . . .	230,000	589,583	490,815	116.8	98,768	—131,232
Atlantic, . . . . .	110,000	1,126,942	1,045,161	107.8	81,781	—28,219
Brooklyn, . . . . .	125,000	2,075,939	2,028,872	102.3	47,067	—77,933
Charter Oak, . . . . .	200,000	11,604,755	11,581,413	100.2	23,342	—176,658

## INSURANCE COMMISSIONER.

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Connecticut General,	\$250,000	\$1,047,828	\$809,537.25	112.2	\$287,980	-12,070	
Connecticut Mutual, .	-	37,620,457	33,544,447	102.8	4,076,010	4,076,010	
Continental, Conn., .	120,000	2,637,864	2,596,941	105.2	41,523	-78,477	
Continental, New York,	100,000	6,468,536	6,142,882	105.1	820,654	220,654	
Equitable, . . . . .	100,000	22,523,662	21,422,506	104.0	1,101,156	1,001,156	
Germania, . . . . .	200,000	5,970,804	5,740,225	102.4	280,579	30,579	
Globe, . . . . .	100,000	4,084,799	3,989,265	136.6	95,534	-4,466	
Hartford Life and Annuity,	300,000	710,555	523,748	109.7	186,807	-113,193	
Home, . . . . .	125,000	3,742,199	3,420,206	108.8	821,993	196,993	
Homeopathic, . . . . .	200,000	517,807	475,533	105.4	42,274	-157,726	
Knickerbocker, . . . . .	100,000	7,757,614	7,363,117	101.0	894,497	294,497	
Life Association, . . . . .	-	4,908,798	4,857,304	116.7	51,494	51,494	
Manhattan, . . . . .	100,000	8,875,985	7,621,037	107.9	1,254,948	1,154,948	
Merchants', . . . . .	161,000	199,611	110,753	108.3	88,858	-72,142	
Metropolitan, . . . . .	200,000	1,635,087	1,509,168	104.1	125,919	-74,081	
Mutual, New York, . . . . .	-	65,284,984	62,591,664		2,693,320	2,693,320	

TABLE B.—*Gross Assets to Total Liabilities—Continued.*

NAME OF COMPANY.	Cash Guarantee Capital.	Gross Assets (Including Guarantee Capital).	Total Liabilities.	Ratio.	SURPLUS.	
					Including Guarantee Capital.	For Dividends.
Mutual Benefit, . . . . .	—	\$28,620,956	\$26,554,821	107.7	\$2,066,135	\$2,066,135
National, Vermont, . . . . .	—	1,541,560	1,064,869	144.8	476,691	476,691
National of the United States, . . . . .	\$1,000,000	3,254,108	2,696,584	120.7	557,524	—442,476
New Jersey Mutual, . . . . .	100,000	1,264,372	1,083,840	116.7	181,132	81,132
New York Life, . . . . .	—	24,430,228	22,719,164	107.5	1,711,064	1,711,064
Northwestern, Wisconsin, . . . . .	—	14,005,702	12,311,243	113.8	1,694,459	1,694,459
Penn Mutual, . . . . .	—	4,107,501	3,601,970	114.1	505,531	505,531
Phoenix Mutual, . . . . .	16,000	8,949,133	8,332,703	101.4	116,430	100,430
Provident Life and Trust, . . . . .	500,000	2,154,597	1,609,573	133.8	545,024	45,024
Republic, . . . . .	947,400	2,040,347	1,670,202	122.1	370,145	—577,255
Security, . . . . .	110,000	3,449,108	3,251,381	106.1	197,727	87,727
Travelers,* . . . . .	500,000	2,663,390	1,922,487	138.6	741,403	241,403



## INSURANCE COMMISSIONER.

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Union Mutual, . . . . .	.	.	.	.	.	\$7,717,851	\$6,915,961	111.5	\$801,890	\$801,890
United States, . . . . .	.	.	.	.	.	4,195,696	3,628,623	115.6	567,073	317,073
Washington, . . . . .	.	.	.	.	.	3,910,818	3,646,788	107.2	264,030	199,090
Totals of other States,	.	.	.	.	.	\$920,608,664	\$297,268,164	107.9	\$23,840,498	\$16,968,042
Grand Totals, . . . . .	.	.	.	.	.	\$944,948,187	\$819,399,896	107.9	\$25,548,288	\$19,145,332

\* The business of the Accident Department is included in these amounts.

TABLE C.—*Ratio of Net Assets to Computed Premium Reserve, December 31, 1873.*

NAME OF COMPANY.	Net Assets or Actual Premium Reserve.	Net present Val. of Policies or Computed Premium Reserve.	Ratio in 1873.	CORRESPONDING RATIOS.	
				1872.	1871.
MASSACHUSETTS COS.					
Berkshire, . . .	\$2,466,198	\$2,287,944	107.83	105.33	104.75
John Hancock, . .	2,489,780	2,445,973	101.79	107.82	110.74
Massachusetts, . .	4,832,126	4,422,103	109.27	109.58	108.83
New England, . . .	12,437,939	11,097,817	112.67	112.07	113.88
State Mutual, . . .	1,601,552	1,370,967	116.81	115.10	114.99
Totals, . . .	\$23,827,595	\$21,624,804	110.14	110.54	111.66
COS. OF OTHER STATES.					
Ætna, . . .	\$18,114,431	\$17,084,645	106.02	105.05	110.44
American Popular, .	581,583	482,815	120.39	109.30	116.43
Atlantic, . . .	1,099,442	1,017,661	107.61	106.65	108.38
Brooklyn, . . .	2,042,412	1,995,345	102.38	106.43	108.04
Charter Oak, . . .	11,319,726	11,296,383	100.21	100.60	102.89
Connecticut General,	1,010,823	772,893	130.76	134.31	131.50
Connecticut Mutual,	36,472,372	32,396,362	112.27	117.26	122.20
Continental, Conn., .	2,605,008	2,563,480	101.59	110.94	117.01
Continental, N. Y., .	6,294,682	5,974,028	105.38	103.80	105.32
Equitable, . . .	21,886,024	20,784,869	105.29	103.37	104.62
Germania, . . .	5,779,251	5,548,671	104.15	106.10	108.43
Globe, . . .	3,940,463	3,844,929	102.49	101.68	102.99
Hartford L. and A., .	703,728	516,921	136.11	146.06	173.99
Home, . . .	3,695,699	3,373,706	109.53	109.84	110.79
Homœopathic, . . .	508,968	466,694	108.98	110.41	113.61
Knickerbocker, . . .	7,625,869	7,231,373	105.46	102.59	101.57
Life Association, . .	4,816,214	4,764,720	103.18	100.88	102.24
Manhattan, . . .	8,513,300	7,258,353	117.29	115.53	117.19

TABLE C.—*Ratio of Net Assets, &c.*—Concluded.

NAME OF COMPANY.	Net Assets or Actual Premium Reserve.	Net present Val. of Policies or Computed Premium Reserve.	Ratio in 1873.	CORRESP'G RATIOS.	
				1872.	1871.
Merchants', . . .	\$197,611	\$108,753	181.29	208.38	224.34
Metropolitan, . . .	1,595,793	1,469,874	108.55	109.43	107.76
Mutual, New York, .	64,427,216	61,733,896	104.34	105.54	108.10
Mutual Benefit, . .	26,245,814	24,179,678	108.54	108.11	110.83
National, Vermont, .	1,496,636	1,019,945	146.72	145.99	146.96
National of the U. S.,	3,144,379	2,586,855	121.54	129.49	140.28
New Jersey Mutual,	1,207,972	1,026,840	117.62	101.78	112.19
New York, . . .	23,742,227	22,031,163	107.76	106.19	106.30
Northwestern, . . .	13,931,207	12,236,748	113.84	113.28	110.79
Penn Mutual, . . .	3,922,065	3,416,534	114.78	110.66	123.22
Phoenix, . . .	8,752,345	8,635,915	101.34	107.25	115.98
Provident L. and T.,	2,118,666	1,573,642	134.60	139.80	151.41
Republic, . . .	2,066,616	1,636,471	122.65	180.06	175.78
Security, . . .	3,325,551	3,127,824	106.31	104.44	107.38
Travelers', . . .	2,331,365	1,589,962	146.63	147.72	159.56
Union Mutual, . . .	7,563,664	6,761,774	111.85	109.90	110.36
United States, . . .	3,943,748	3,376,675	110.86	119.81	118.75
Washington, . . .	3,836,398	3,572,368	107.40	107.18	108.51
Totals of other States,	\$310,799,263	\$287,458,765	108.12	108.73	111.20
Grand Totals, . . .	\$334,626,858	\$309,083,569	108.23	108.70	111.23

## REPORT OF THE

TABLE D.—Ratio of Gross Expenses to Gross Receipts.

NAME OF COMPANY.	Gross Expenses, including Divi- dends on Guar- antee Capital.	Gross Receipts from all sources.	RATIOS.		
			1872.	1873.	1871.
MASSACHUSETTS COS.					
Berkshire, . . .	\$86,426	\$664,126	13.01	13.65	20.20
John Hancock, . .	171,305	811,118	21.12	25.01	23.06
Massachusetts, . .	237,403	1,473,409	16.09	16.17	16.74
New England, . .	334,096	3,288,090	10.16	14.01	11.12
State Mutual, . .	46,445	382,539	12.14	12.41	12.37
Totals, . . .	\$875,675	\$6,619,282	13.23	15.75	14.84
COS. OF OTHER STATES.					
Ætna, . . .	\$701,196	\$6,228,535	11.26	11.61	11.03
American Popular, .	94,498	213,096	44.34	42.50	35.58
Atlantic, . . .	88,171	463,790	19.01	19.88	21.82
Brooklyn, . . .	218,766	738,783	29.61	28.45	25.98
Charter Oak, . . .	546,100	4,082,518	13.38	14.19	12.98
Connecticut General, .	85,476	359,921	23.74	20.43	29.84
Connecticut Mutual, .	1,004,105	9,861,720	10.18	10.49	11.30
Continental, Conn., .	216,564	932,028	23.23	24.81	26.81
Continental, N. Y., .	637,930	2,838,501	22.47	21.15	24.42
Equitable, . . .	1,519,396	9,800,181	15.50	16.28	15.52
Germania, . . .	315,169	1,946,097	16.19	17.23	19.93
Globe, . . .	326,936	1,398,695	23.35	21.10	24.56
Hartford L. and A., .	131,715	287,090	45.88	54.94	46.83
Home, . . .	157,894	1,061,122	14.88	16.11	17.60
Homœopathic, . . .	53,194	234,205	23.71	23.29	33.25
Knickerbocker, . . .	361,544	2,684,320	13.47	12.08	15.86
Life Association, . .	566,352	2,474,808	22.88	24.95	25.52
Manhattan, . . .	366,678	2,128,071	17.23	16.26	15.58
Merchants', . . .	53,743	109,342	49.15	51.89	89.09

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**TABLE D.—Ratio of Gross Expenses, &c.—Concluded.**

NAME OF COMPANY.	Gross Expenses, including Divi- dends on Guar- antee Capital.	Gross Receipts from all sources.	RATIOS.		
			1873.	1872.	1871.
Metropolitan, . . .	\$283,840	\$932,089	30.45	24.54	26.11
Mutual, New York, . .	1,899,285	21,662,002*	8.76	7.62†	7.87
Mutual Benefit, . . .	711,591	7,171,410	9.92	9.80	10.06
National, Vermont, . .	54,876	863,195	14.94	15.01	14.69
National of the U. S., .	315,048	1,520,152	20.72	25.46	33.94
New Jersey Mutual, . .	160,893	802,914	20.04	10.78	25.16
New York, . . .	820,522	7,546,619	10.87	12.08	11.90
Northwestern, . . .	471,076	3,906,252	12.05	13.53	13.64
Penn Mutual, . . .	159,767	1,276,143	12.52	12.14	11.96
Phoenix, . . .	570,698	3,521,241	16.20	16.28	15.95
Provident L. and T., . .	124,667	676,264	18.44	18.15	18.66
Republic, . . .	266,929	1,102,302	24.21	40.77	33.40
Security, . . .	321,732	1,454,780	22.10	20.93	20.69
Travelers', . . .	95,385	593,497	16.07	14.43	15.12
Union Mutual, . . .	363,108	2,171,997	16.71	18.15	14.49
United States, . . .	297,155	1,410,729	21.06	18.46	29.35
Washington, . . .	229,002	1,257,010	18.21	19.44	19.64
Totals of other States,	\$14,590,005	\$106,218,416	13.86	13.95	14.59
Grand Totals, . . .	\$15,465,680	\$111,837,698	13.82	14.07	14.60

\* The income of the Mutual Life of New York for 1873 was made up of the following items, viz. :—

Premium received on original policies, . . . . .	\$9,421,212 98
Total interest, dividend and rent income, . . . . .	3,843,113 06
Premium and interest receipts, . . . . .	<u>\$13,264,326 04</u>
Add, Extra dividend of 1872, . . . . .	\$2,204,627 51
Regular dividend of 1873, . . . . .	3,200,847 15
Cash value of reconverted additions, . . . . .	<u>2,992,201 56</u>
	8,397,676 22

Total income reported to this Department, . . . . . \$21,662,002 26

As compared with companies whose income is not increased by dividends declared, recon-  
verted and paid, the Mutual's ratio of expenses in 1873 would be 14.33 per cent.

† Corrected from 1872; the expenses having been \$1,351,710, instead of \$1,151,710.

TABLE E.—*Ratio of Premium Notes and Loans to Premium Reserve,  
December 31, 1873.*

NAME OF COMPANY.	Premium Notes and Loans.	Ratio to Reserve in 1872.	CORRESPONDING RATIOS.				
			1872.	1871.	1870.	1869.	1868.
MASSACHUSETTS COS.							
Berkshire, . . .	\$202,165	8.79	9.84	10.05	12.12	15.93	19.82
John Hancock, . .	477,118	19.50	22.04	25.65	29.05	38.88	45.77
Massachusetts, . .	987,470	22.33	23.92	24.40	25.27	28.71	32.18
New England, . .	2,299,923	20.72	22.68	24.53	28.66	32.42	35.58
State Mutual, . . .	45,901	3.34	2.93	2.05	—	—	2.59
Totals, . . .	\$4,012,577	18.55	20.29	21.79	24.64	28.64	31.88
COS. OF OTHER STATES.							
Ætna, . . .	\$5,186,672	30.35	35.53	43.11	50.47	59.51	64.17
Amer'n Popular, . .	88,694	18.36	16.40	15.07	2.10	1.48	—
Atlantic, . . .	234,695	23.05	25.27	27.40	22.57	23.57	25.00
Brooklyn, . . .	467,558	23.44	27.41	31.90	35.36	38.13	44.17
Charter Oak, . . .	3,285,767	29.09	31.40	30.59	39.66	48.91	43.00
Connecticut Gen'l,	149,953	19.41	20.98	20.50	22.17	23.86	24.02
Connecticut Mut'l,	7,959,612	24.79	30.22	36.38	53.21	61.83	64.09
Continental, Conn.,	1,161,348	45.29	59.65	65.82	68.03	66.75	62.37
Continental, N. Y.,	2,242,157	37.53	36.05	38.91	36.91	42.12	38.01
Equitable, . . .	—	—	—	—	—	.13	.17
Germania, . . .	—	—	—	—	—	—	—
Globe, . . .	38,495	1.00	.86	.44	.25	.53	.57
Hartford L. & A.,	—	—	—	—	—	—	—
Home, . . .	1,028,416	30.49	32.66	35.99	40.34	43.71	49.10
Homœopathic, . . .	—	—	—	2.10	.69	—	—
Knickerbocker, . .	3,444,106	47.63	50.28	53.27	56.35	68.09	68.30
Life Association, . .	1,600,059	33.56	37.95	34.42	37.19	36.08	—
Manhattan, . . .	2,299,623	31.68	32.94	38.00	42.02	46.31	49.40

TABLE E.—*Ratio of Premium Notes and Loans, &c.*—Concluded.

NAME OF COMPANY.	Premium Notes and Loans.	Ratio to Reserve in 1872.	CORRESPONDING RATIOS.				
			1872.	1871.	1870.	1869.	1868.
Merchants', . .	\$6,422	5.89	1.05	—	—	—	—
Metropolitan, \	376,874	25.63	25.64	24.14	24.13	32.12	34.10
Mutual, N. York, .	—	—	—	—	—	—	—
Mutual Benefit, .	7,016,386	29.01	31.07	33.77	40.05	43.70	44.33
National, Vt., . .	40,443	3.96	4.54	5.62	6.33	7.62	7.87
National of U. S.,	71,681	2.77	.10	—	—	.08	—
New Jersey Mut'l,	265,260	25.83	25.10	29.23	30.09	34.52	29.70
New York, . . .	962,113	4.37	5.00	5.61	6.29	7.97	12.61
Northwestern, . .	4,380,275	35.79	39.66	42.55	45.44	45.85	43.70
Penn Mutual, . . .	590,759	17.29	21.27	28.37	34.90	34.13	24.36
Phoenix, . . . .	3,684,716	42.66	48.67	56.25	62.66	66.60	51.89
Provident L. & T.,	105,744	6.72	8.53	10.80	13.80	21.53	19.58
Republic, . . . .	142,453	8.58	13.15	8.98	—	—	—
Security, . . . .	1,995,547	63.79	60.65	63.12	59.10	61.33	56.28
Travelers', . . .	—	—	—	—	—	—	—
Union Mutual, . .	2,285,205	33.79	36.38	37.97	44.09	49.89	43.92
United States, . .	224,891	6.66	7.82	15.48	27.10	27.61	31.12
Washington, . . .	—	—	—	—	—	.12	.32
Totals, . . . .	\$51,335,924	17.86	20.24	22.94	28.90	28.66	32.66
Grand Totals, . .	\$55,348,501	17.90	20.25	22.86	27.19	28.66	35.55

TABLE F.—Ratio of Real Estate and other Investments to Gross Assets.

NAME OF COMPANY.	Gross Assets.	Real Estate owned and Mortgages.		Stocks, Bonds & other Securities owned.		Loaned on Collaterals, Includg Prem. Notes.		Cash Items.		Prema. Unpaid and Int. Accrued and Unpaid.	
		Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.
MASSACHUSETTS COS.											
Berkshire, . . .	\$2,517,369	\$1,470,950	58.4	\$642,680	25.5	\$236,565	9.4	\$71,774	2.8	\$95,401	3.9
John Hancock, . .	2,545,357	813,633	31.9	796,493	31.2	606,518	23.8	45,154	1.8	283,559	11.3
Massachusetts Mutual,	4,982,392	2,691,544	54.1	701,181	14.1	1,133,637	22.8	83,890	1.7	372,140	7.3
New England, . .	12,665,120	2,912,193	23.0	5,614,563	44.3	2,975,777	23.5	266,252	2.1	896,335	7.1
State Mutual, . .	1,624,285	152,250	9.3	1,326,946	81.4	78,592	4.8	58,897	3.6	7,600	0.9
Totals, . . .	\$24,384,523	\$8,040,570	33.1	\$9,081,863	37.3	\$5,031,089	20.7	\$525,967	2.1	\$1,655,034	6.8
COS. OF OTHER STATES.											
Ætna, . . .	\$18,923,893	\$6,387,189	33.8	\$4,696,416	24.8	\$3,663,651	29.9	\$1,182,116	6.2	\$994,521	5.3
American Popular, .	589,583	52,550	89.1	219,300	3.6	126,207	2.2	66,058	0.2	125,468	4.9
Atlantic, . . .	1,126,942	284,150	24.8	317,679	27.6	272,695	23.7	163,852	14.2	88,566	9.7
Brooklyn, . . .	2,075,939	1,080,830	52.1	288,583	13.9	516,288	24.9	75,001	3.6	115,237	5.5
Charter Oak, . .	11,604,755	5,758,168	49.6	325,725	2.8	4,642,380	40.0	402,483	3.5	475,999	4.1



## INSURANCE COMMISSIONER.

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Connecticut General, .	\$1,047,323	\$514,808	49.0	\$234,987	22.3	\$190,598	18.1	\$48,371	4.6	\$58,559	6.0
Connecticut Mutual, .	37,620,457	22,525,833	59.9	4,376,458	11.6	8,268,084	21.9	1,305,481	3.5	1,149,601	3.1
Continental, Hartford,	2,637,864	456,840	17.3	397,784	15.0	1,230,348	46.6	221,684	8.4	331,208	12.7
Continental, N. Y., .	6,468,536	2,010,881	31.1	573,126	8.6	2,382,235	36.9	404,614	6.3	1,092,680	17.1
Equitable, . . . .	22,523,662	17,739,979	78.7	1,845,281	8.2	225,520	1.0	1,679,659	7.5	1,039,223	4.6
Germania, . . . .	5,970,804	4,385,293	73.5	1,020,720	17.1	4,000	0.1	98,584	0.2	462,207	9.1
Globe Mutual, . .	4,084,799	2,125,436	52.1	1,356,120	33.2	118,495	2.9	145,680	3.5	339,068	8.3
Hartford L. and A., .	710,555	581,200	81.8	20,025	2.8	42,109	5.9	15,395	2.2	51,826	7.3
Home, . . . . .	3,742,199	1,460,610	39.1	908,840	24.3	1,146,116	30.7	105,250	2.8	121,383	3.1
Homeopathic, . .	517,807	195,992	37.8	157,746	30.4	115,419	22.3	1,045	0.2	47,605	9.3
Knickerbocker, . .	7,757,614	2,889,115	37.2	414,760	5.3	3,618,461	46.6	66,368	0.9	768,910	10.0
Life Association, .	4,908,798	2,283,087	46.5	220,911	4.5	1,711,188	34.8	130,080	2.8	563,532	11.4
Manhattan, . . .	8,875,985	4,251,800	47.9	726,556	8.1	2,929,573	32.9	366,674	4.0	611,382	7.1
Merchants', . . .	199,611	23,000	11.5	118,452	59.3	30,088	15.1	6,708	3.3	21,362	10.8
Metropolitan, . .	1,635,087	404,200	24.6	240,720	14.7	416,656	25.4	44,733	2.7	528,778	32.6
Mutual of New York,	65,284,984	55,247,316	84.6	5,967,888	9.1	-	-	2,224,962	3.4	1,844,818	2.9

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TABLE F.—Ratio of Real Estate and other Investments to Gross Assets—Continued.

NAME OF COMPANY.	Gross Assets.		Real Estate owned and Mortgages.		Stocks, Bonds & other Securities owned.		Loaned on Collaterals, Including Prem. Notes.		Cash Items.		Premiums, Unpaid and Int. Accrued and Unpaid.	
	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.
Mutual Benefit, .	\$28,620,956	40.1	\$11,580,255	40.1	\$8,757,305	30.6	\$7,016,386	24.5	\$514,944	1.8	\$752,066	3.0
National, Vermont, .	1,541,560	52.6	810,831	52.6	495,547	32.2	71,618	4.6	41,645	2.7	121,919	7.9
National of the U. S., .	3,254,108	53.1	1,627,849	53.1	869,319	11.3	893,024	27.5	151,124	4.6	212,792	3.5
New Jersey Mutual, .	1,264,972	45.5	577,611	45.5	144,556	11.4	274,577	21.6	60,883	4.8	207,345	16.7
New York Life, .	24,430,228	65.1	15,903,439	65.1	4,937,320	20.2	962,113	3.9	1,661,538	6.8	965,818	4.0
Northwestern, Wis., .	14,005,702	59.3	8,305,588	59.3	176,450	1.3	4,380,275	31.3	189,098	1.3	954,291	6.8
Penn Mutual, .	4,107,501	43.1	1,771,565	43.1	1,374,794	33.4	604,619	16.2	172,907	4.2	123,616	3.0
Phoenix Mutual, .	8,949,133	40.8	3,654,758	40.8	580,946	6.6	3,754,304	41.9	235,809	2.6	723,316	8.1
Provident L. and T., .	2,154,597	19.1	411,944	19.1	1,107,615	51.1	472,382	21.9	29,877	1.3	132,779	6.6
Republic, . . .	2,040,347	64.2	1,310,221	64.2	170,046	8.3	226,364	11.1	64,093	3.1	269,623	13.3
Security, . . .	3,449,108	8.8	30,633	8.8	699,550	20.3	1,935,547	57.8	121,774	3.5	601,554	9.6
Travelers,* . . .	1,723,389	66.4	1,130,389	66.4	315,456	18.3	-	-	99,600	5.8	177,944	9.5

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Union Mutual, . . .	\$7,717,851	\$4,457,576	57.8	\$219,107	2.8	\$2,364,885	30.6	\$99,656	1.3	\$576,627	7.5
United States, . . .	4,195,696	2,764,341	66.9	748,646	17.8	317,841	7.5	179,507	4.3	185,361	3.5
Washington, . . .	3,910,818	1,876,129	48.1	1,535,600	39.3	4,682	0.1	238,139	5.8	266,268	6.7
Totals of other States,	\$319,668,163	\$186,871,456	58.5	\$46,060,334	14.5	\$57,043,728	17.8	\$12,695,392	3.9	\$17,097,253	5.3
Grand Totals, . . .	\$344,002,686	\$194,912,026	56.6	\$55,142,197	16.0	\$62,074,817	18.0	\$13,121,359	3.9	\$18,752,287	5.5

\* The business of the Accident Department is not included in these amounts.

TABLE G.—*Rates of Interest Realized on Investments.*

NAME OF COMPANY.	CASH ASSETS AT INTEREST.			INTEREST RECEIVED, AND ACCRUED.			Rate per cent. Realized.
	Cash Assets, Dec. 31, 1872.	Add half the increase in 1873.	Mean Amount.	Amount Received.	Accrued 1873, Minus 1872.	Total.	
MASSACHUSETTS COMPANIES.							
Berkshire, . . . . .	\$2,095,368	\$163,300	\$2,258,668	\$144,880	\$5,061	\$149,941	6.4
John Hancock, . . . . .	2,113,970	74,363	2,188,333	148,373	7,002	155,375	7.1
Massachusetts, . . . . .	4,091,729	257,703	4,349,432	272,014	29,386	301,350	6.9
New England, . . . . .	10,555,277	606,754	11,162,031	747,782	—8,096	739,686	6.6
State Mutual, . . . . .	1,423,112	78,541	1,501,653	99,524	—64	99,460	6.6
Totals, . . . . .	\$20,279,456	\$1,180,661	\$21,460,117	\$1,412,573	\$93,239	\$1,445,812	6.7
COMPANIES OF OTHER STATES.							
Ætna, . . . . .	\$16,651,269	\$639,552	\$17,290,821	\$1,318,921	\$104,217	\$1,423,138	8.2
American Popular, . . . . .	381,834	90,640	472,474	20,532	866	21,398	4.5
Atlantic, . . . . .	982,725	52,320	985,045	69,201	10,642	79,843	8.1
Brooklyn, . . . . .	1,810,312	74,845	1,885,657	116,937	4,466	121,403	6.4
Charter Oak, . . . . .	10,104,008	512,474	10,616,482	668,546	28,986	697,532	6.6

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Connecticut General, . . . . .	\$844,957	\$71,903	\$910,860	\$61,278	\$8,149	\$64,427	7.0
Connecticut Mutual, . . . . .	33,554,733	1,308,061	35,162,794	2,230,182	133,152	2,363,394	6.7
Continental, Conn., . . . . .	2,206,521	50,063	2,256,589	145,093	—4,913	140,180	6.2
Continental, New York, . . . . .	4,686,987	342,234	5,028,621	289,755	18,523	308,278	6.1
Equitable, . . . . .	17,678,954	1,829,986	19,508,890	1,258,486	52,900	1,311,386	6.7
Germania, . . . . .	4,769,822	369,388	5,139,210	339,620	10,923	350,543	6.8
Globe, . . . . .	3,450,018	147,857	3,597,875	201,774	25,189	226,963	6.3
Hartford Life and Annuity, . . . . .	569,640	44,420	614,060	46,778	2,828	49,606	8.1
Home, . . . . .	3,219,421	200,697	3,420,118	225,447	—1,735	223,662	6.6
Homeopathic, . . . . .	391,965	39,119	431,084	23,598	4,020	27,618	6.4
Knickerbocker, . . . . .	7,101,795	—56,545	7,045,250	465,278	42,775	508,053	7.2
Life Association, . . . . .	4,025,334	159,966	4,185,300	283,016	37,646	320,662	7.7
Manhattan, . . . . .	7,646,329	309,136	7,955,465	531,753	25,039	556,792	7.0
Merchants', . . . . .	149,295	14,476	163,771	11,036	378	11,414	7.0
Metropolitan, . . . . .	864,783	120,763	985,546	65,977	4,100	70,077	7.1
Mutual, New York, . . . . .	56,623,280	3,408,443	60,031,723	3,843,113	169,894	4,013,007	6.7

TABLE G.—*Rates of Interest Realized on Investments.*—Continued.

NAME OF COMPANY.	CASH ASSETS AT INTEREST.			INTEREST RECEIVED AND ACCRUED.			Rate per cent. Realized.
	Cash Assets, Dec. 31, 1872.	Add half the in- crease in 1873.	Mean Amount.	Amount Received.	Accrued 1873, Minus 1872.	Total.	
Mutual Benefit, . . . . .	\$25,624,539	\$1,122,176	\$26,746,715	\$1,769,261	\$49,349	\$1,818,600	6.8
National, Vermont, . . . . .	1,254,367	82,637	1,337,004	96,211	12,475	108,686	8.1
National of the United States, . . . . .	2,372,531	334,392	2,706,923	244,961	—1,005	243,956	9.0
New Jersey Mutual, . . . . .	1,001,235	28,196	1,029,431	61,921	9,352	71,273	6.9
New York Life, . . . . .	20,661,925	901,243	21,563,168	1,418,095	63,680	1,481,775	6.8
Northwestern, Wisconsin, . . . . .	11,378,242	836,584	12,214,826	953,788	3,221	957,009	7.8
Penn Mutual, . . . . .	3,746,511	118,687	3,865,198	225,218	10,388	235,606	6.1
Phoenix Mutual, . . . . .	7,281,470	472,173	7,753,643	555,799	24,607	580,406	7.5
Provident Life and Trust, . . . . .	1,662,750	179,533	1,842,283	96,777	—905	95,872	5.2
Republic, . . . . .	1,389,639	190,542	1,580,181	82,123	30,990	113,113	7.1
Security, . . . . .	2,793,237	27,158	2,820,395	116,751	914	117,665	4.1
Travelers,* . . . . .	1,189,905	177,765	1,367,670	*108,807	13,622	122,429	8.9

Union Mutual, Maine, . . . . .	\$6,239,871	\$450,876	\$6,690,547	\$501,792	\$34,246	\$536,038	8.0
United States, . . . . .	3,717,113	146,611	3,863,724	262,105	2	262,107	6.8
Washington, . . . . .	3,139,227	252,661	3,391,888	214,083	3,768	217,851	6.4
Totals of other States, . . . . .	\$271,416,444	\$15,050,787	\$286,467,231	\$18,924,003	\$927,699	\$19,851,702	6.9
Grand Totals, . . . . .	\$291,695,900	\$16,231,448	\$307,927,348	\$20,336,576	\$960,938	\$21,297,514	6.9

\* Including Life Department only.

NOTE.—The total interest earned in 1873 is found by deducting from the amount received during the year the amount which had accrued December 31, 1872, but was paid in during the year 1873, and adding the "accrued and unpaid" interest reported December 31, 1873; or, which is the same in effect, *adding the difference* in the "accrued interest" reported at the beginning and at the end of the year.

TABLE H.—*Surplus Interest for Dividends.*

NAME OF COMPANY.	COMPUTED PREMIUM RESERVE, TO EARN 4 PER CT. INTEREST.			Four per cent. to be accumulated by law.	Total Interest, less Interest on Guarantee Capital.	SURPLUS INTEREST FOR DIVIDENDS.	
	Reserve, Dec. 31, 1872.	Add half the Increase in 1872.	Mean Amount.			Amount.	Rate per cent.
MASSACHUSETTS COMPANIES.							
Berkshire, . . . . .	\$2,035,134	\$126,405	\$2,161,539	\$86,461	\$148,166	\$61,705	2.9
John Hancock, . . . . .	2,200,597	122,688	2,323,285	92,931	148,375	55,444	2.4
Massachusetts, . . . . .	3,983,447	219,328	4,202,775	168,111	301,350	133,239	3.2
New England, . . . . .	10,092,463	502,677	10,595,140	423,806	739,686	315,880	3.0
State Mutual, . . . . .	1,218,859	76,054	1,294,913	51,796	99,460	47,764	3.7
Totals, . . . . .	\$19,530,500	\$1,047,152	\$20,577,652	\$828,105	\$1,437,037	\$613,932	3.0
COMPANIES OF OTHER STATES.							
Ætna, . . . . .	\$15,768,169	\$608,438	\$16,376,607	\$655,064	\$1,415,924	\$760,860	4.6
American Popular, . . . . .	431,517	25,649	457,166	18,286	8,798	—9,488	—2.1
Atlantic, . . . . .	927,644	45,008	972,652	38,906	72,143	33,237	3.4
Brooklyn, . . . . .	1,774,966	110,189	1,885,155	75,406	112,653	37,247	1.9
Charter Oak, . . . . .	10,327,579	484,402	10,811,981	432,479	683,432	260,953	2.3



## INSURANCE COMMISSIONER.

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Connecticut General, . . . . .	\$661,767	\$55,563	\$717,390	\$28,693	\$46,857	\$18,164	2.7
Connecticut Mutual, . . . . .	29,122,460	1,636,951	30,759,411	1,230,376	2,363,334	1,132,958	3.7
Continental, Conn., . . . . .	2,230,042	116,719	2,346,761	93,870	132,740	38,870	1.7
Continental, New York, . . . . .	5,581,165	196,431	5,777,596	231,103	301,278	70,175	1.2
Equitable, . . . . .	17,956,474	1,414,197	19,370,671	774,826	1,304,286	529,460	2.7
Germania, . . . . .	4,751,138	398,766	5,149,904	205,996	336,543	130,547	2.5
Globe, . . . . .	3,608,703	118,603	3,727,306	149,092	219,963	70,871	1.9
Hartford Life and Annuity, . . . . .	476,245	20,338	496,583	19,863	28,596	8,733	1.8
Home, . . . . .	2,997,206	188,250	3,185,456	127,418	214,912	87,494	2.9
Homeopathic, . . . . .	402,635	32,029	434,664	17,386	13,618	-3,768	-0.9
Knickerbocker, . . . . .	7,452,020	-110,323	7,341,697	293,667	501,053	207,386	2.8
Life Association, . . . . .	4,174,840	294,940	4,469,780	178,791	320,662	141,871	3.2
Manhattan, . . . . .	6,718,118	270,118	6,988,236	279,529	549,792	270,263	3.9
Merchants', . . . . .	78,569	15,092	93,661	3,746	144	-3,602	-3.8
Metropolitan, . . . . .	1,269,901	99,986	1,369,887	54,795	56,077	1,282	.1
Mutual, New York, . . . . .	54,752,623	3,490,636	58,243,259	2,329,780	4,013,007	1,683,277	2.9

TABLE H.—*Surplus Interest for Dividends*—Continued.

NAME OF COMPANY.	COMPUTED PREMIUM RESERVE, TO EARN 4 PER CT. INTEREST.			Four per cent. to be accumulated by law.	Total Interest less Interest on Guarantee Capital.	SURPLUS INTEREST FOR DIVIDENDS.	
	Reserve, Dec. 31, 1872.	Add half the increase in 1873.	Mean Amount.			Amount.	Ratio per cent.
Mutual Benefit, . . . . .	\$22,061,704	\$1,058,987	\$23,120,691	\$924,827	\$1,818,600	\$853,773	3.9
National, Vermont, . . . . .	916,259	51,843	968,102	38,724	108,686	69,962	7.2
National of the U. S., . . . . .	1,892,912	346,971	2,239,883	89,595	183,955	94,360	4.2
New Jersey Mutual, . . . . .	1,153,449	36,695	1,190,144	47,605	65,290	17,685	1.5
New York Life, . . . . .	19,707,955	1,161,604	20,869,559	834,782	1,481,775	646,993	3.1
Northwestern, Wisconsin, . . . . .	10,832,672	702,038	11,534,710	461,388	957,009	495,621	4.3
Penn Mutual, . . . . .	3,117,434	149,550	3,266,984	130,579	235,606	104,927	3.2
Phoenix Mutual, . . . . .	7,296,009	669,953	7,965,962	318,638	579,446	260,808	3.2
Provident Life and Trust, . . . . .	1,247,020	163,311	1,410,331	56,413	69,872	13,459	1.1
Republic, . . . . .	820,011	408,280	1,228,291	49,130	46,795	—2,335	—0.2
Security, . . . . .	3,261,847	—67,011	3,194,836	127,793	113,155	—14,638	—0.5
Travelers', . . . . .	1,291,757	149,102	1,440,859	57,634	122,429	64,796	4.5

Union Mutual,	.	.	.	.	\$6,026,414	\$367,680	\$6,394,094	\$255,764	\$596,038	\$280,274	4.4
United States,	.	.	.	.	3,043,779	166,448	3,210,227	128,408	245,107	116,699	3.7
Washington,	.	.	.	.	3,117,390	227,489	3,344,879	183,795	207,704	73,909	2.2
Totals of other States,	.	.	.	.	\$257,250,393	\$15,104,872	\$272,355,265	\$10,894,207	\$19,467,279	\$8,573,072	3.2
Grand Totals,	.	.	.	.	\$276,780,893	\$16,152,024	\$292,932,917	\$11,717,312	\$20,904,316	\$9,187,004	3.1

\* Includes Life Department only. No deduction is made for Earnings of Capital Stock, as it is reported in the Accident Department.

NOTE.—Unless the amount of interest paid Stockholders is reported in the Annual Statement, the amount deducted as earned by the Guarantee Capital is at the rate realized on total investments, as given in Table G. In Companies having Capital Stock, the interest earned by it is due and paid to Stockholders, and as it contributes nothing to the Surplus which accrues for Dividends to Policy-holders such earnings have been deducted from the Total Interest received and accrued.

TABLE I.—*Age of Companies and Magnitude of their Business, December 31, 1873.*

NAME OF COMPANY.	Age.	Cash Guarantee Capital.	POLICIES IN FORCE.		Total Income.	Total Expenditures.	Gross Assets.
			Number.	Amount Insured.			
MASSACHUSETTS COMPANIES.							
Berkshire, . . . . .	23	\$25,500	4,570	\$10,734,043	\$664,126 33	\$342,926 86	\$2,517,368 68
John Hancock, . . . . .	12	Mutual.	7,761	17,032,262	811,117 71	695,546 66	2,545,357 40
Massachusetts Hospital, . . . . .	50	500,000	9	22,000	180,573 52	123,841 42	884,088 59
Massachusetts Mutual, . . . . .	23	Mutual.	14,321	32,636,839	1,473,408 76	915,039 96	4,982,392 03
New England, . . . . .	30	Mutual.	21,854	64,329,160	3,288,089 54	1,974,600 33	12,665,119 81
State Mutual, . . . . .	29	Mutual.	4,156	8,219,525	382,538 56	207,348 21	1,624,285 48
Totals, . . . . .	-	\$525,500	52,571	\$132,973,829	\$6,749,854 42	\$4,259,303 44	\$25,218,611 99
COMPANIES OF OTHER STATES.							
Ætna, . . . . .	24	\$103,056	53,582	\$98,864,149	\$6,228,534 51	\$4,817,061 18	\$18,923,892 85
American Popular, . . . . .	8	230,000	2,929	7,251,663	213,096 13	141,114 11	589,588 10
Atlantic Mutual, . . . . .	8	110,000	4,044	7,632,302	463,790 47	329,648 50	1,126,942 40
Brooklyn, . . . . .	10	125,000	5,182	13,289,963	783,783 39	558,284 12	2,075,938 84
Charter Oak, . . . . .	24	200,000	26,761	61,967,847	4,082,518 10	2,985,246 44	11,604,755 11

## INSURANCE COMMISSIONER.

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Connecticut General,	9	\$250,000	3,416	\$7,177,886	\$869,921 04	\$219,698 06	\$1,047,322 68
Connecticut Mutual,	28	Mutual.	63,550	181,802,730	9,861,719 99	7,274,579 48	37,620,457 02
Continental, Conn.,	10	120,000	10,800	18,936,208	982,027 69	815,751 61	2,637,863 57
Continental, New York,	15	100,000	27,931	57,791,438	2,838,500 65	2,164,430 30	6,463,536 43
Equitable,	14	100,000	47,288	184,282,130	9,800,180 55	6,600,038 01	22,523,661 58
Germania,	10	200,000	19,739	84,862,819	1,946,096 73	1,222,143 51	5,970,804 37
Globe Mutual,	10	100,000	12,549	29,316,031	1,398,695 37	1,077,008 08	4,084,799 21
Hartford Life and Annuity,	8	300,000	3,003	5,669,963	987,090 29	208,213 07	710,555 44
Home,	14	125,000	10,740	21,769,083	1,061,121 73	652,584 81	3,742,198 82
Homeopathic,	6	200,000	2,491	4,631,231	284,206 36	159,978 22	517,906 89
Knickerbocker,	21	100,000	13,944	35,385,930	2,684,319 80	2,771,815 99	7,757,613 57
Life Association,	6	Mutual.	12,931	51,204,332	2,474,907 66	2,214,348 66	4,908,797 70
Manhattan,	24	100,000	13,085	42,000,529	2,128,071 05	1,599,937 28	8,875,984 51
Merchants',	5	161,000	1,363	2,569,676	109,342 06	81,989 50	199,610 80
Metropolitan,	7	200,000	13,598	26,383,365	933,088 89	691,352 84	1,632,086 55

TABLE I.—Age of Companies and Magnitude of their Business, December 31, 1873.—Continued.

NAME OF COMPANY.	Age.	Cash Guarantees Capital.	POLICIES IN FORCE.		Total Income.	Total Expenditures.	Gross Assets.
			Number.	Amount Insured.			
Mutual, New York, . . . . .	31	Mutual.	86,416	\$289,505,739	\$21,662,002 26*	\$15,373,329 19*	\$65,284,984 37
Mutual Benefit, . . . . .	29	Mutual.	39,938	131,443,818	7,171,410 44	4,975,186 00	28,620,956 27
National, Vermont, . . . . .	26	Mutual.	4,204	9,086,023	367,195 20	213,812 84	1,541,560 14
National of the United States, . . . . .	6	\$1,000,000	11,924	27,884,753	1,520,152 40	817,460 11	3,254,108 39
New Jersey, . . . . .	11	100,000	7,910	15,145,212	802,914 46	651,459 97	1,264,972 24
New York, . . . . .	29	Mutual.	43,160	123,672,387	7,549,616 21	4,693,579 65	24,480,228 17
Northwestern, Wisconsin, . . . . .	17	Mutual.	35,226	64,692,003	3,906,252 13	2,272,880 53	14,005,701 81
Penn Mutual, . . . . .	27	Mutual.	7,729	24,309,774	1,276,143 39	913,065 25	4,107,501 19
Phoenix Mutual, . . . . .	23	16,000	35,283	75,734,331	3,521,240 57	2,589,750 11	8,949,132 84
Provident Life and Trust, . . . . .	9	500,000	5,489	15,550,082	676,264 22	301,360 82	2,154,596 96
Republic, . . . . .	5	947,400	8,749	20,376,818	1,102,302 33	565,118 79	2,040,347 04
Security, . . . . .	12	110,000	11,118	26,529,883	1,454,779 59	1,386,641 13	3,449,108 25
Travelers, . . . . .	8	500,000	8,958	16,550,743	593,497 40	243,270 94	2,663,890 05

# INSURANCE COMMISSIONER.

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Union Mutual,	25	Mutual.	18,808	\$42,904,755	\$2,171,996 64	\$1,822,577 17	\$7,717,850 55
United States, .	24	\$250,000	10,165	28,003,916	1,410,729 44	1,102,488 29	4,195,696 10
Washington, .	14	125,000	11,398	26,812,062	1,257,010 08	772,975 30	3,910,818 25
Totals of other States,	-	\$6,372,456	700,400	\$1,825,971,163	\$105,218,418 07	\$74,720,094 86	\$320,608,664 06
Grand Totals,	-	\$6,897,956	753,071	\$1,958,944,992	\$111,968,272 49	\$78,979,898 80	\$345,827,276 05

\* The Dividends paid policy-holders in 1873, and the total income for the year, as reported to this Department by the Mutual Life Insurance Company of New York, was made up of the following items, viz. :-

Amount declared January 1, 1873, as the Extra Dividend of 1872,	. . . . .	\$2,204,927 51
Amount declared January 1, 1873, as the Regular Dividend of 1873,	. . . . .	3,200,847 15
Cash value of previous Dividend-additions reconverted and used in 1873,	. . . . .	2,992,201 56
Total Dividends reported as paid,	. . . . .	\$8,397,676 23
Add Premiums and Interest received in 1873 from other sources,	. . . . .	13,264,326 04
Total Income reported,	. . . . .	\$21,662,002 26

The Total Expenditures of the year were made up as follows, viz. :-

Paid Losses by death, Matured Endowment and Annuities,	. . . . .	\$3,401,200 08
" for Lapsed and Surrendered policies, purchased,	. . . . .	1,676,168 03
" Gross Expenses,	. . . . .	1,890,284 86
Add Total Extra and Regular Dividends declared January 1, 1873,	. . . . .	\$5,405,474 66
Cash value of previous Dividend-additions reconverted and used in 1873,	. . . . .	2,992,201 56
Total Expenditures reported,	. . . . .	\$8,397,676 22
	. . . . .	\$15,373,823 19

## REPORT OF THE

TABLE J.—Policies Issued, Terminated and Gained in 1879.

NOTE.—The minus sign (—) indicates a loss of Policies or Insurance.

NAME OF COMPANY.	ISSUED.		NUMBER TERMINATED.		GAINED.	
	Number.	Amount.	Deaths and Maturity.	Not taken and lapsed.	Number.	Amount.
<b>MASSACHUSETTS COMPANIES,</b>						
Berkshire, . . . . .	808	\$1,821,717	58	659	91	\$208,630
John Hancock, . . . . .	1,129	2,349,144	99	1,313	—283	—1,169,799
Massachusetts Mutual, . . . . .	1,856	4,597,737	280	1,739	—163	—555,169
New England, . . . . .	3,050	8,076,864	256	3,277	—488	—1,635,365
State Mutual, . . . . .	497	1,149,500	112	202	183	460,722
Totals, . . . . .	7,340	\$17,934,962	805	7,190	—655	—\$2,690,981
<b>COMPANIES OF OTHER STATES.</b>						
Ætna, . . . . .	10,659	\$17,333,108	717	6,388	3,554	\$1,754,623
American Popular, . . . . .	506	1,855,984	193	153	160	1,024,489
Atlantic, . . . . .	605	998,420	51	858	—304	—817,843
Brooklyn, . . . . .	1,718	4,159,018	63	1,062	593	1,322,353
Charter Oak, . . . . .	5,163	10,955,391	251	4,912	5	—1,459,341



## INSURANCE COMMISSIONER.

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Connecticut General, . . . . .	964	\$1,877,447	87	817	110	—\$159,497
Connecticut Mutual, . . . . .	5,679	15,607,268	884	4,071	724	76,890
Continental, Conn., . . . . .	2,042	4,443,893	120	1,863	59	616,050
Continental, New York, . . . . .	7,220	13,950,609	311	7,557	—648	—2,831,907
Equitable, . . . . .	13,403	53,452,578	559	8,691	4,153	12,838,779
Germania, . . . . .	2,604	4,078,314	369	1,961	274	242,550
Globe, . . . . .	3,680	9,565,204	148	3,517	15	920,154
Hartford Life and Annuity, . . . . .	962	2,273,585	108	1,241	—987	—355,778
Home, . . . . .	1,308	2,532,842	109	1,034	165	302,972
Homeopathic, . . . . .	808	1,403,506	27	617	164	50,031
Knickerbocker, . . . . .	2,763	6,464,565	282	4,365	—1,884	—7,353,941
Life Association, . . . . .	5,478	15,556,944	192	3,289	2,047	—516,653
Manhattan, . . . . .	1,746	5,874,713	197	1,588	—39	—343,084
Merchants', . . . . .	1,371	2,540,064	6	688	677	1,223,725
Metropolitan, . . . . .	12,242	17,753,399	171	8,818	3,253	5,837,524
Mutual, New York, . . . . .	16,416	56,560,598	924	7,222	8,270	24,913,857

## REPORT OF THE

TABLE J.—Policies Issued, Terminated and Gained in 1873.—Continued.

NAME OF COMPANY.	ISSUED.		NUMBER TERMINATED.		GAINED.	
	Number.	Amount.	Deaths and Maturity.	Not taken and lapsed.	Number.	Amount.
Mutual Benefit, . . . . .	3,191	\$8,912,359	521	2,157	513	—\$1,719,834
National, . . . . .	623	1,663,546	42	522	59	321,575
National of the United States, . . . . .	5,460	13,744,303	126	2,600	2,784	7,189,403
New Jersey Mutual, . . . . .	6,977	13,751,937	74	7,866	—963	—2,760,954
New York, . . . . .	8,834	26,621,460	537	6,371	1,926	5,049,782
Northwestern, Wisconsin, . . . . .	5,114	12,027,261	325	4,768	21	516,786
Penn Mutual, . . . . .	1,514	4,146,346	108	728	678	1,533,301
Phoenix, . . . . .	9,722	19,105,495	363	7,066	2,293	3,820,012
Provident Life and Trust, . . . . .	1,461	4,646,726	43	597	821	2,984,961
Republic, . . . . .	5,344	12,932,414	84	1,978	3,282	7,529,828
Security, . . . . .	2,971	5,607,552	226	5,111	—2,366	—6,024,176
Travelers', . . . . .	2,479	4,730,186	95	1,389	995	1,974,966

Union Mutual, Maine, . . . . .	4,309	\$10,935,045	200	2,329	1,380	\$3,100,210
United States, . . . . .	2,311	6,667,145	142	2,127	42	428,788
Washington, . . . . .	2,273	5,827,269	123	-1,719	431	805,594
Totals of other States, . . . . .	159,925	\$420,056,789	8,728	118,490	32,707	\$54,815,342
Grand Totals, . . . . .	167,265	\$437,991,751	9,533	125,680	32,052	\$52,124,861

## POLICY AND RISK ACCOUNT FOR THE YEAR.

Number of policies issued, . . . . .	167,265	Total amount written, . . . . .	437,991,751 00
Number terminated from all causes, . . . . .	135,213	Total insurance terminated, . . . . .	385,866,890 00
Gain in 31 Companies, . . . . .	39,572	Gain in 26 Companies, . . . . .	81,583,325 00
Loss in 10 Companies, . . . . .	7,520	Loss in 15 Companies, . . . . .	29,458,464 00
Net Gain, . . . . .	32,052	Net Gain, . . . . .	\$52,124,861 00

# REPORT OF THE

TABLE K.—Amount Paid in 1873 for Surrendered and Forfeited Policies.

NAME OF COMPANY.	NUMBER OF LAPSED POLICIES.				AMOUNT RETURNED POLICY-HOLDERS.			
	Surrendered.	Forfeited.	Restored.		Total Lapses.	In Cash.	In Notes.	Total.
			Number.	Per cent.				
MASSACHUSETTS COMPANIES.								
Berkshire, . . . . .	104	443	87	19.6	460	\$50,025	\$10,459	\$60,484
John Hancock, . . . . .	* 53	831	-	-	884	27,251	45,544	72,795
Massachusetts Mutnal, . . . . .	172	1,128	4	.4	1,296	77,399	101,106	178,505
New England, . . . . .	415	2,580	317	12.3	2,578	276,402	195,046	471,448
State Mutnal, . . . . .	60	108	-	-	168	8,337	-	8,337
Totals, . . . . .	804	5,090	408	8.0	5,486	\$439,414	\$352,155	\$791,569
COMPANIES OF OTHER STATES.								
Etna, . . . . .	3,381	1,705	83	.2	5,053	\$944,507	\$788,244	\$1,727,751
American Popular, . . . . .	20	10	8	80.0	* 22	3,892	8,875	12,767
Atlantic, . . . . .	129	582	-	-	711	104,972	29,198	134,170
Brooklyn, . . . . .	352	517	79	15.3	790	50,040	58,867	108,407
Charter Oak, . . . . .	1,121	2,782	640	23.0	3,263	392,510	950,677*	1,343,187

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	83	89	90	91	92	93	94	95	96
Connecticut General,	.	.	.	.	.	667	\$21,746	\$2,230	\$30,976
Connecticut Mutual,	.	.	.	.	608	3,013	297,575	486,564	784,409
Continental, Conn.,	.	.	.	.	97	1,303	11,398	270,520	281,918
Continental, N. Y.,	.	.	.	.	-	-	296,972	314,790	611,762
Equitable,	.	.	.	.	746	5,358	1,115,578	-	1,115,578
Germania,	.	.	.	.	16	1,570	163,089	-	163,089
Globe,	.	.	.	.	180	2,849	217,132	-	217,132
Hartford Life and Annuity,	.	.	.	.	8	745	17,626	-	17,626
Home,	.	.	.	.	14	893	33,615	44,364	77,979
Homeopathic,	.	.	.	.	-	465	38,745	-	38,745
Knickerbocker,	.	.	.	.	-	3,363	413,391	681,091	1,094,482
Life Association,	.	.	.	.	-	1,939	470,640	346,779	817,419
Manhattan,	.	.	.	.	-	1,070	51,217	110,226	161,443
Merchants',	.	.	.	.	40	360	16,369	542	16,911
Metropolitan,	.	.	.	.	-†	4,186	73,561	61,754	135,315

\* "Amount used in purchase of surrendered policies, \$68,064.01." "Voided by lapse of policies and surrenders purchased, \$882,613.02."

† Policies "Restored" are not reported, but those "Issued and Revived" are returned in one item.

REPORT OF THE

TABLE K.—Amount Paid in 1873 for Surrendered and Forfeited Policies—Continued.

NAME OF COMPANY.	NUMBER OF LAPSED POLICIES.				AMOUNT RETURNED POLICY-HOLDERS.		
	Surrendered.	Forfeited.	Restored.		In Cash.	In Notes.	Total.
			Number.	Per cent.			
Mutual, New York, . . . . .	2,500	3,060	1,585	51.8	\$1,675,168	-	\$1,675,168
Mutual Benefit, . . . . .	298	1,059	42	4.0	321,430	\$162,612	484,042
National, Vermont, . . . . .	96	339	3	.9	15,259	3,646	18,906
National of the United States, . . . . .	116	1,364	-	-	196,035	-	196,035
New Jersey Mutual, . . . . .	964	1,806	-	-	175,002	73,233	248,235
New York, . . . . .	2,407	3,043	63	2.1	1,444,394	64,275	1,508,669
Northwestern, Wisconsin, . . . . .	737	3,227	389	12.1	170,360	369,155	539,515
Penn Mutual, . . . . .	164	397	15	4.0	12,707	40,490	53,197
Phoenix, . . . . .	83	3,230	200	6.2	8,933	291,548*	300,481
Provident Life and Trust, . . . . .	149	353	11	3.1	17,563	3,977	21,540
Republic, . . . . .	249	1,125	147	13.1	58,511	10,691	69,202
Security, . . . . .	193	3,331	175	4.6	91,789	147,083	268,872

## INSURANCE COMMISSIONER.

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Travelers,	.	.	.	.	.	36	783	18	2.3	811	\$18,142	-	\$18,142
Union Mutual,	.	.	.	.	.	452	1,665	28	1.7	2,089	106,134	\$204,583	\$10,717
United States,	.	.	.	.	.	210	1,328	97	7.3	1,441	233,056	-	233,056
Washington,	.	.	.	.	.	481	905	266	29.4	1,120	81,212	-	81,212
Totals of other States,	.	.	.	.	.	25,477	57,124	5,515	9.7	76,314	\$9,360,220	\$5,557,784	\$14,918,004
Grand Totals,	.	.	.	.	.	26,281	62,214	5,923	9.5	81,800	\$9,799,634	\$5,909,939	\$15,709,573

\* This amount includes \$235,456.77 reported as "used in payment of Dividends to Policy-holders, and voided by lapse of policies."

## REPORT OF THE

TABLE L.—*Claims by Death during the Year 1873, and Ratios for five years of Losses to Mean Amount Insured.*

NAME OF COMPANY.	Com- menced Business.	CLAIMS BY DEATH IN 1873.		Ratio to Mean No. of Policies.	RATIOS OF AMOUNT OF LOSS TO MEAN AMOUNT INSURED.					Average for the five years given.
		No.	Amount.		1873.	1872.	1871.	1870.	1869.	
Massachusetts Hospital,	1823,	1	\$2,000	11.12	-	-	-	-	-	-
Mutual, New York,	1843,	924	2,904,380	1.12	1.05	.94	.99	.76	.81	.91
New England,	1844,	246	776,388	1.11	1.19	1.16	1.27	1.11	1.04	1.15
Mutual Benefit,	1845,	505	1,800,322	1.27	1.36	1.49	1.27	1.12	1.06	1.26
New York Life,	1845,	518	1,511,870	1.23	1.25	1.30	1.18	1.33	.93	1.15
State Mutual,	1845,	40	78,000	.98	.98	.86	.97	.83	.83	.89
Connecticut Mutual,	1846,	871	2,635,937	1.38	1.44	1.32	1.11	1.01	.94	1.16
Penn Mutual,	1847,	108	404,351	1.46	4.72	1.60	1.07	1.42	.84	1.83
Union Mutual,	1849,	195	424,700	1.07	1.03	.92	.89	.81	.70	.87
Ætina,	1850,	710	1,769,100	1.37	1.77	1.49	1.19	1.28	.99	1.34
Charter Oak,	1850,	248	699,375	.92	1.12	1.13	1.12	1.13	.88	1.07
Manhattan,	1850,	197	675,017	1.50	1.60	1.34	1.08	1.15	.96	1.23



.49	1.08	.88	.87
1.97	.91	1.22	1.38
.78	.91	.90	.96
.92	1.12	1.04	1.03
1.21	.84	.88	1.07
1.58	1.50	1.24	1.63
1.12	.77	.79	.93
1.06	1.09	1.00	1.20
1.17	1.31	1.05	1.31
.63	.83	.84	.91
1.20	.96	.68	1.01
.78	.71	.99	1.01
1.58	1.06	.60	1.40
1.11	.84	.74	1.09
.98	.86	.64	.88
1.26	1.02	.70	1.17

NOTE.—In Table L, page xciii, the ratio of loss to mean amount insured for 1873, by the Equitable, should have been stated at 1.25, and the average for the five years at 1.09.

National, Vermont,	1850,	42	\$95,365
United States,	1850,	139	317,252
Berkshire, . . . .	1851,	58	121,181
Massachusetts Mutual,	1851,	148	320,875
Phoenix Mutual, . . .	1851,	363	957,018
Knickerbocker, . . .	1853,	250	724,819
Northwestern, . . .	1858,	321	705,151
Equitable, . . . .	1859,	545	2,224,560
Germania, . . . .	1860,	353	588,672
Home, . . . .	1860,	104	234,270
Washington,	1860,	115	304,590
John Hancock,	1862,	96	226,758
Security, . . . .	1862,	208	591,952
Brooklyn, . . . .	1864,	62	182,800
Continental, Conn.,	1864,	112	174,983
Globe, . . . .	1864,	147	452,122

TABLE L.—*Claims by Death during the Year 1873, &c.—Continued.*

NAME OF COMPANY.	Com- menced Business.	CLAIMS BY DEATH IN 1873.		Ratio to Mean No. of Policies.	RATIOS OF AMOUNT OF LOSS TO MEAN AMOUNT INSURED.					Average for the five years given.
		No.	Amount.		1873.	1873.	1871.	1870.	1869.	
Travelers', Hartford, . . .	1864,	70	\$139,196	.82	.89	1.11	.48	.61	.73	.77
Connecticut General, . . .	1865,	33	95,045	.98	1.30	1.32	1.54	1.11	.74	1.20
New Jersey Mutual, . . .	1865,	73	188,209	.85	1.13	.77	.66	.97	1.15	.93
Provident Life and Trust, . .	1865,	37	90,707	.72	.64	1.13	.75	.51	.71	.75
American Popular, . . .	1866,	16	31,800	.55	.47	.45	.46	.67	.47	.50
Atlantic Mutual, . . .	1866,	51	120,415	1.21	1.49	1.45	1.20	.65	.79	1.12
Continental, New York, . .	1866,	303	701,056	1.08	1.19	.94	1.03	.65	.48	.86
Hartford Life and Annuity, .	1866,	30	51,723	.94	.85	.57	.72	.18	.36	.54
Metropolitan, . . .	1866,	170	198,550	1.00	.84	.92	.61	.53	1.09	.80
Homeopathic, . . .	1868,	24	45,618	1.00	.99	1.30	.89	.90	.37	.89
Life Association, . . .	1868,	185	876,503	1.55	1.70	.89	.81	.59	.45	.89
National of the United States, .	1868,	126	296,359	1.19	1.20	1.04	.70	.73	.36	.81

## INSURANCE COMMISSIONER.

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Merchants', . . . . .	1870,	6	\$9,500	.60	.48	.61	.50	-	-	.52
Republic, . . . . .	1870,	82	205,853	1.08	1.15	.86	-	-	-	1.00
Totals, . . . . .	-	8,832	\$24,954,298	1.19	1.28	1.19	1.07	1.01	.90	1.09

N. B.—The Total Ratios for the years preceding 1873 are of all the Companies doing business in those years, and not of those named in this table.

TABLE M.—*Policy Claims Paid, Admitted and Resisted in 1873.*

NAME OF COMPANY.	Amount Paid.	Admitted but not yet due.	Total Admitted Claims.	Claims Resisted.
<b>MASSACHUSETTS COS.*</b>				
Berkshire, . . . .	\$125,892	\$25,252	\$151,144	\$13,000
John Hancock, . .	249,787	38,000	287,787	—
Massachusetts, . .	287,510	68,530	356,040	46,000
New England, . . .	759,441	137,777	897,218	—
State Mutual, . . .	80,100	11,000	91,100	5,000
Totals, . . . .	\$1,502,730	\$280,559	\$1,783,289	\$64,000
<b>COS. OF OTHER STATES.</b>				
Ætna, . . . .	\$1,664,037	\$482,004	\$2,146,041	\$76,125
American Popular, .	31,800	—	31,800	8,000
Atlantic, . . . .	87,185	17,500	104,685	10,000
Brooklyn, . . . .	156,260	17,800	174,060	11,400
Charter Oak, . . . .	759,719	216,555	976,274	59,000
Connecticut General, .	78,849	36,500	115,349	—
Connecticut Mutual, .	2,379,056	953,625	3,332,681	133,383
Continental, Conn., .	122,583	32,861	155,444	—
Continental, N. Y., .	704,592	148,214	852,806	13,000
Equitable, . . . .	2,116,338	456,185	2,572,523	25,000
Germania, . . . .	583,992	95,534	679,526	39,173
Globe, . . . .	414,945	99,162	514,107	20,925
Hartford Life & Annuity, .	45,223	6,000	51,223	—
Home, . . . .	240,528	24,000	264,528	22,500
Homœopathic, . . .	54,176	4,000	58,176	—
Knickerbocker, . . .	877,710	131,550	1,009,260	—
Life Association, . .	791,691	92,453	884,144	—
Manhattan, . . . .	679,197	191,920	871,117	73,000
Merchants', . . . .	7,500	2,000	9,500	—

TABLE M.—*Policy Claims Paid, &c.*—Continued.

NAME OF COMPANY.	Amount Paid.	Admitted but not yet due.	Total Admitted Claims.	Claims Resisted.
Metropolitan, . . .	\$197,565	\$26,289	\$223,804	—
Mutual, New York, .	3,401,200	633,826	4,035,026	\$124,500
Mutual Benefit, . .	1,980,736	526,217	2,506,953	69,000
National, Vermont, .	95,365	27,500	122,865	1,000
National of the U. S., .	280,776	90,530	371,306	6,274
New Jersey Mutual, .	193,654	37,000	230,654	20,000
New York, . . .	1,484,078	398,170	1,882,248	81,200
Northwestern, Wis., .	702,108	47,995	750,103	29,000
Penn Mutual, . . .	378,013	90,400	468,413	21,000
Phoenix, . . . .	932,535	196,788	1,129,323	—
Provident Life & Trust, .	79,624	24,233	103,857	5,000
Republic, . . . .	203,182	30,731	233,913	3,000
Security, . . . .	568,655	94,839	663,494	10,000
Travelers', . . . .	123,853	43,476	167,329	19,425
Union Mutual, . . .	424,700	154,187	578,887	—
United States, . . .	248,069	112,750	360,819	—
Washington, . . . .	326,187	66,175	392,362	5,000
Total of other States, .	\$23,415,681	\$5,608,919	\$29,024,600	\$885,905
Grand Totals, . . .	\$24,918,411	\$5,889,478	\$30,807,889	\$949,905

## REPORT OF THE

TABLE N.—*Surplus (including Guarantee Capital) as regards Policy-Holders, and Ratios of Net Assets to Reserve Liabilities, from 1869 to 1873, inclusive, including Companies which have failed or withdrawn from the State.*

NAME OF COMPANY.	Com- menced Business.	Cash Guar- antee Cap'l in 1869.*	1869.		1870.		1871.		1872.		1873.	
			Surplus.	Ratio.	Surplus.	Ratio.	Surplus.	Ratio.	Surplus.	Ratio.	Surplus.	Ratio.
MASSACHUSETTS Cos.												
Berkshire, . . . .	1851,	\$29,500	\$93,996	107.57	\$89,968	104.18	\$90,739	104.75	\$102,366	105.33	\$178,264	107.53
John Hancock, . . .	1862,	100,000	247,003	119.34	231,094	114.07	204,610	110.74	171,983	107.32	43,807	101.79
Massachusetts, . . .	1851,	Mutual.	151,434	104.08	223,073	107.43	315,787	108.83	331,499	109.53	410,023	109.27
New England, . . .	1844,	Mutual.	1,061,324	114.47	1,004,016	113.09	1,244,188	113.88	1,218,324	112.07	1,340,122	112.67
State Mutual, . . .	1845,	Mutual.	136,489	115.39	114,611	114.43	161,933	114.99	184,049	115.10	230,584	116.51
Cos. OF OTHER STATES.												
Etna, Conn., . . . .	1850,	\$102,844	\$2,044,325	113.92	\$1,597,293	112.54	\$1,471,990	110.44	\$795,395	105.05	\$1,029,736	104.02
American Popular, N. Y.,	1866,	100,000	32,055	111.90	34,110	111.12	62,406	116.43	40,109	109.30	98,768	120.39
Americana Trusting, N. Y.,	1869,	125,000	137,908	247.87	Withdrawn.	-	-	-	-	-	-	-
Amicable, N. Y., . .	1869,	130,000	141,939	354.97	92,643	184.51	Withdrawn.	-	-	-	-	-
Anchor, N. Y., . . .	1868,	100,000	126,092	232.79	71,444	123.54	100,991	133.09	Withdrawn.	-	-	-
Abury, N. Y., . . .	1868,	150,000	115,163	165.98	48,170	117.32	94,349	133.75	7,947	102.03	Withdrawn.	-
Atlantic, N. Y., . .	1866,	110,000	104,513	121.48	81,166	112.06	66,029	103.38	61,734	104.65	81,781	107.61
Brooklyn, N. Y., . .	1844,	125,000	120,301	109.87	123,712	108.49	122,913	108.04	114,203	106.43	47,007	102.38
Charter Oak, Conn., .	1850,	200,000	895,683	114.67	548,219	107.23	257,218	102.89	61,727	100.60	23,342	100.21
Commonwealth, N. Y., .	1869,	130,000	88,957	176.29	44,960	113.30	Withdrawn.	-	-	-	-	-

## INSURANCE COMMISSIONER.

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Continental General,  
Continental Mutual.

Year.	Capital.	Assets.	Liabilities.	Surplus.	Income.	Expenses.	Net Income.	Reserve.	Dividends.	Total.
1864.	120,000	506,871	143.75	524,116	133.95	117.01	244,010	110.94	41,523	101.89
1865.	100,000	444,781	118.86	161,541	103.98	105.32	212,027	103.80	320,664	105.38
1866.	200,000	161,628	231.93	66,618	131.39	-	-	-	-	-
1867.	Mutual.	-	-	66,691	161.87	-	-	-	-	-
1868.	150,000	136,651	225.63	60,336	137.99	137.65	Willdrawn.	-	-	-
1869.	100,000	48,774	110.47	9,876	101.65	103.91	Willdrawn.	-	-	-
1870.	100,000	139,250	200.14	96,108	120.54	-	-	-	-	-
1871.	100,000	-	-	97,116	167.86	144.46	Willdrawn.	-	-	-
1872.	100,000	319,765	103.23	408,484	108.30	104.62	604,463	103.37	1,101,166	105.29
1873.	125,000	97,725	142.32	61,274	118.06	111.84	Willdrawn.	-	-	-
1874.	125,000	112,991	309.81	Willdrawn.	-	-	-	-	-	-
1875.	200,000	446,166	116.71	389,156	109.96	108.43	290,018	104.10	280,679	104.15
1876.	100,000	116,237	104.81	64,220	102.09	102.99	60,608	101.68	95,684	102.49
1877.	100,000	-	-	81,117	394.06	130.36	60,667	123.82	Willdrawn.	-
1878.	115,000	97,889	122.23	Willdrawn.	-	-	-	-	-	-
1879.	125,000	167,824	109.13	144,612	106.95	100.49	Willdrawn.	-	-	-
1880.	200,000	132,678	147.36	106,120	123.88	-	-	-	-	-
1881.	800,000	320,694	276.93	329,246	212.13	173.99	219,390	146.06	186,807	136.11
1882.	150,000	-	-	123,272	493.03	-	-	-	-	-
1883.	125,000	204,698	109.91	183,771	107.71	110.79	294,947	106.84	321,993	106.53

\* For changes in Guarantee Capital, see end of Table O, page cvii.

## REPORT OF THE

TABLE N.—*Surplus as regards Policy-holders, &c.—Concluded.*

NAME OF COMPANY.	Com- menced Business.	1869.		1870.		1871.		1872.		1873.	
		Surplus.	Ratio.	Surplus.	Ratio.	Surplus.	Ratio.	Surplus.	Ratio.	Surplus.	Ratio.
Homeopathic, N. Y.,	1868,	\$150,000	\$82,649	162.46	\$80,354	123.43	\$43,024	113.61	\$41,896	\$42,274	108.98
Hope, N. Y.,	1869,	125,000	126,504	378.89	108,933	134.82	118,987	132.86	Withdrawn.	-	-
International, N. J.,	1869,	150,000	-	-	147,467	200.26	Withdrawn.	-	-	-	-
Knickerbocker, N. Y.,	1863,	100,000	618,646	110.48	219,768	103.23	113,157	101.57	192,974	384,497	105.46
Life Association, Mo.,	1858,	Mutual.	81,608	106.73	50,354	102.06	77,455	102.24	36,757	51,494	105.18
Manhattan, N. Y.,	1850,	100,000	1,074,337	122.00	1,048,123	119.03	1,050,699	117.19	1,242,991	1,254,948	117.29
Merchants', N. Y.,	1870,	161,000	-	-	107,527	403.07	80,266	224.34	85,152	88,858	181.29
Metropolitan, N. Y.,	1867,	200,000	211,494	160.73	38,869	105.35	77,063	107.76	119,801	125,919	105.55
Mutual, New York,	1843,	Mutual.	1,705,873	104.81	2,820,891	106.86	3,804,418	108.10	3,034,780	2,693,820	104.34
Mutual Benefit, N. J.,	1846,	Mutual.	2,611,274	118.11	1,709,264	110.10	2,101,369	110.83	1,790,026	2,006,135	108.54
Mutual Protection, N. Y.,	1868,	100,000	81,439	116.11	66,425	123.39	Withdrawn.	-	-	-	-
National Capital, D. C.,	1870,	150,000	-	-	139,924	247.18	114,002	238.69	Withdrawn.	-	-
National, Vt.,	1850,	Mutual.	281,068	146.26	307,898	144.80	374,698	146.96	421,376	476,981	146.72
National, N. Y.,	1864,	150,000	111,706	119.01	19,346	102.34	28,655	103.56	42,917	Withdrawn.	-
National of the U. S.,	1863,	1,000,000	686,283	193.17	587,277	151.20	684,217	140.28	658,126	657,624	121.54
New Jersey Mutual,	1866,	122,000	86,302	121.48	47,208	108.56	75,200	112.19	20,548	181,132	117.62
New York Life,	1845,	Mutual.	1,068,298	106.01	537,706	104.00	1,074,043	106.30	1,219,458	1,711,004	107.76
North America, N. Y.,	1862,	100,000	208,882	106.22	51,448	101.13	87,816	101.67	4,095	Withdrawn.	-



**INSURANCE COMMISSIONER.**

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1868,	Northwestern, Wis., .	Mutual.	\$143,692	105.40	\$683,025	107.68	\$1,020,836	110.70	\$1,435,264	113.28	\$1,894,456	118.84
1847,	Penn Mutual, Pa., .	Mutual.	321,467	117.17	270,723.	111.68	631,316	123.22	332,183	110.66	508,531	114.78
1861,	Phoenix Mutual, Conn.,		1,106,000	131.18	1,144,070	124.06	955,807	115.08	528,706	107.25	116,430	101.34
1865,	Provident L. & T., Pa.,		235,116	147.30	395,185	164.19	503,667	151.41	506,359	130.80	545,024	134.00
1870,	Republic, Chicago, .		753,000	-	-	-	494,249	175.78	656,482	180.06	370,145	122.65
1862,	Security, N. Y., .		110,000	104.27	113,040	104.00	218,482	107.38	144,819	104.44	197,727	106.31
1867,	Standard, N. Y., .		125,000	170.50	90,455	182.47	WUAdraun.	-	-	-	-	-
1864,	Travelers', Conn., .		500,000	187.99	565,281	173.04	607,857	159.56	616,415	147.72	741,403	146.63
1849,	Union Mutual, Me., .	Mutual.	624,033	116.82	627,883	113.62	544,644	110.36	596,783	109.90	801,860	111.85
1868,	United Security, Pa.,		100,000	201.13	WUAdraun.	-	-	-	-	-	-	-
1850,	United States, N. Y., .		200,000	128.78	404,917	120.65	507,307	118.75	602,910	119.81	567,073	110.86
1860,	Washington, N. Y., .		125,000	104.34	176,758	107.93	222,392	108.51	223,672	107.18	284,030	107.40
1864,	Wid. & Orph. Ben., N. Y.,		186,150	115.95	156,377	111.67	WUAdraun.	-	-	-	-	-
1868,	Wid. & Orph. Fund, Tenn.,		121,139	290.71	WUAdraun.	-	-	-	-	-	-	-
1866,	World Mutual, N. Y., .		200,000	144.05	128,190	136.21	87,793	120.98	55,953	111.50	WUAdraun.	-
-	Grand Totals of all Cos.,		\$31,865,381	117.51	\$29,781,566	113.16	\$28,901,471	111.23	\$25,594,666	108.70	\$22,543,288	108.23
			\$8,434,614									

\* For changes in Guarantee Capital, and Summary of the Condition of Withdrawn Companies, see end of Table O, page cvii.

NOTE.—Surplus may be *decreased* in amount by shortening the Dividend-periods and paying larger Dividends to Policy-holders; and it may be *increased* in amount by withholding Dividends earned and lengthening Dividend-periods. This explanation may be easily applied by those familiar with the different Companies and their special methods of distributing Surplus to their Policy-holders.

# REPORT OF THE

**TABLE O.—Percentage of the Expenses of the Seventy-two Life Insurance Companies represented in Massachusetts, from 1866 to 1873, inclusive, including the thirty-one which have withdrawn from the State.**

NOTE.—The Minus (—) Sign under the heading "Surplus less Guarantee Capital," indicates the amount of Capital Stock absorbed by excessive Expenses, up to the date of the last Report made to this Department.

NAME OF COMPANY.	Date of Admision.	ANNUAL RATIO OF EXPENSES IN THE LAST EIGHT YEARS.								CONDITION BY LAST REPORT.		Disposition of Withdrawn Companies.		
										Surplus less Guar. Cap'l. absorbed.	Per ct. of Capital absorbed.			
		1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.				Avg Annual Rate.	
Berkshire, . . . . .	-	16.26	20.54	21.04	17.96	16.97	20.20	13.65	13.01	17.44	\$ 152,754	-	-	-
John Hancock, . . . . .	-	22.08	21.04	19.88	21.52	21.16	23.06	25.01	21.12	21.86	43,807	-	-	-
Massachusetts, . . . . .	-	14.50	15.66	14.80	19.60	17.87	16.74	16.17	16.09	16.42	410,023	-	-	-
New England, . . . . .	-	12.60	15.57	15.78	16.78	12.21	11.12	14.01	10.16	13.54	1,340,122	-	-	-
State Mutual, . . . . .	-	11.53	13.14	13.49	12.83	11.16	12.37	12.41	12.14	12.38	280,584	-	-	-
Ytina, . . . . .	-	17.07	17.51	19.59	14.74	11.61	11.03	11.61	11.26	14.29	928,730	-	-	-
American Popular, . . . . .	-	11.63	64.53	47.26	52.54	47.26	35.53	42.50	44.34	41.95	-131,232	57.1	-	Risks re-insured, 1871.
American Tontine, . . . . .	1869,	-	-	-	53.27	*	-	-	-	53.27	+12,908	-	-	Risks re-insured, 1872.
Amicable, . . . . .	1869,	-	-	-	97.75	72.88	*	-	-	85.31	-37,357	28.7	-	Failed, 1872.
Anchor, . . . . .	1868,	-	-	35.03	61.80	62.31	43.34	*	-	50.82	-45,089	28.8	-	Unsettled.
Abury, . . . . .	1868,	-	-	67.02	58.04	65.87	35.88	40.41	*	53.44	-142,053	94.7	-	-
Atlantic, . . . . .	-	47.48	48.13	33.90	30.50	27.06	21.82	19.88	19.01	30.97	-28,219	25.6	-	-
Brooklyn, . . . . .	-	34.06	29.18	26.04	27.80	27.12	25.98	28.45	29.61	28.53	-77,933	62.3	-	-
Charter Oak, . . . . .	-	17.04	16.16	14.84	13.91	13.24	12.98	14.19	13.88	14.53	-176,659	88.3	-	-
Commonwealth, . . . . .	1869,	-	-	-	22.72	64.26	*	-	-	47.49	-75,060	62.5	-	Risks re-insured, 1872.



## REPORT OF THE

TABLE O.—Percentage of the Expenses, &amp;c.—Concluded.

NAME OF COMPANY.	Date of Admis- sion.	ANNUAL RATIO OF EXPENSES IN THE LAST EIGHT YEARS.								CONDITION BY LAST REPORT.		Disposition of Withdrawn Companies.	
										Surplus less Capital Guar. Cap'l.	Per ct. of Capital absorbed.		
		1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.				Avg Annual Rate.
Homeopathic, . . .	-	-	-	102.46	73.25	43.51	33.25	23.29	23.71	49.91	-9157,726	78.8	-
Hope, . . .	1869,	-	-	-	11.59	61.04	51.57	*	-	41.40	-96,513	44.8	Risks re-insured, 1872.
International, . . .	1870,	-	-	-	-	68.18	*	-	-	68.18	-11,516	7.2	Risks re-insured, 1872.
Kickerbocker, . . .	-	29.10	24.18	17.17	15.44	19.23	15.86	12.08	13.47	18.31	294,497	-	-
Life Association, . . .	-	-	-	-	30.92	32.35	25.52	24.95	22.88	27.33	51,494	-	-
Manhattan, . . .	-	13.67	21.38	23.99	16.26	16.41	15.58	16.26	17.23	17.59	1,154,948	-	-
Merchants', . . .	-	-	-	-	-	69.63	89.09	51.89	49.15	64.94	-72,142	44.2	-
Metropolitan, . . .	-	-	28.54	46.86	41.95	49.76	26.11	24.54	30.45	35.46	-74,081	37.0	-
Mutual, New York, . . .	-	16.11	13.64	12.57	10.57	9.23	7.87	7.62†	8.76	10.80	2,693,320	-	-
Mutual Benefit, . . .	-	11.21	10.04	10.63	10.56	10.43	10.06	9.80	9.92	10.33	2,066,135	-	-
Mutual Protection, . . .	1868,	-	-	-	44.49	60.26	46.51	*	-	50.42	-34,575	34.6	Risks re-insured, 1872.
National Capital, . . .	1870,	-	-	-	-	39.70	86.82	*	-	61.76	-35,998	23.9	Risks re-insured, 1873.
National, Vermont, . . .	-	12.04	10.83	11.10	12.28	14.68	14.69	15.01	14.94	13.19	476,691	-	-
National, New York, . . .	1865,	49.80	46.50	37.50	43.14	40.72	49.65	37.78	*	43.58	-117,083	78.0	Risks re-insured, 1873.
National of the U. S., . . .	-	-	-	74.20	62.86	31.01	33.94	25.46	20.72	41.36	-442,476	42.2	Amalg. with Republic, '74.
New Jersey Mutual, . . .	-	31.14	51.04	27.75	28.82	22.61	25.16	10.78	20.04	27.20	81,132	-	-
New York Life, . . .	-	14.08	13.95	16.26	17.12	15.69	11.90	12.08	10.87	13.99	1,711,064	-	-
New York State, . . .	1866,	96.01	45.11	*	-	-	-	-	-	70.56	-16,606	13.9	Risks re-insured, 1872.

# INSURANCE COMMISSIONER.

CV

—\$99,906	92.9	Still in business.
1,094,499	-	-
505,531	-	-
100,430	-	-
45,024	-	-
—577,256	61.1	-
87,737	-	-
—34,645	27.5	Risks re-insured, 1871.
241,403	-	-
801,890	-	-
—22,384	22.9	Risks re-insured, 1871.
317,073	-	-
—64,613	32.2	Still in business.
139,030	-	-
—40,623	20.3	Risks re-insured, 1871.
—12,011	9.0	Risks re-insured, 1872.
—44,047	22.0	Still in business.
\$18,926,878 Surplus, 41 Companies. 3,554,752 Deficiency, 31 Companies.		
† \$1,151,710, which was the basis of the Ratio 6.50.		

## NOTE.

By an amended statement of the Union Mutual Life, for the year 1868, rendered to a former Commissioner, the expense ratio for that year should be 14.07 instead of 27.42, making the average for the eight years 15.47 instead of 17.14.

	1863,	21.84	27.36	20.15	23.13
<i>North America,</i> . . . . .	-	-	-	-	-
<i>Northwestern,</i> . . . . .	-	17.81	17.04	21.87	16.67
<i>Penn Mutual,</i> . . . . .	-	-	-	11.72	14.95
<i>Phoenix,</i> . . . . .	-	15.43	20.53	18.07	17.21
<i>Provident L. and T.,</i> . . . . .	-	43.21	37.46	27.44	24.12
<i>Republic,</i> . . . . .	-	-	-	-	-
<i>Security,</i> . . . . .	-	23.53	25.20	24.99	23.97
<i>Standard,</i> . . . . .	1867,	-	68.80	58.54	43.14
<i>Travelers',</i> . . . . .	-	64.21	24.37	20.04	21.19
<i>Union Mutual,</i> . . . . .	-	17.46	14.98	27.42	14.30
<i>United Security,</i> . . . . .	1868,	-	-	44.53	77.34
<i>United States,</i> . . . . .	-	19.66	15.65	33.75	18.99
<i>Universal,</i> . . . . .	1865,	55.70	*	-	-
<i>Washington,</i> . . . . .	-	26.95	30.96	33.54	27.25
<i>Wid. and Orph. Benefit,</i> . . . . .	1864,	23.93	30.41	25.64	27.34
<i>Wid. and Orph. Fund,</i> . . . . .	1868,	-	-	56.19	38.89
<i>World Mutual,</i> . . . . .	1867,	-	65.52	68.30	56.62
Average of all Companies, . . . . .		18.32	17.58	18.20	17.52

† Corrected from 1872 Report, the

\* Withdrawn.

*Summary of the Business of the Thirty-one Companies withdrawn at the date of their last Report, as compared with the present Business of the Forty-one Companies which are still represented in this State.*

TABLE O.—1800 to 1873.

COMPANIES.	Policies in force.	Gross Assets.	Total Surplus.	Surplus for Dividends.	Average Annual Expenses in last 8 years.
Thirty-one withdrawn,	90,120	\$20,046,712	\$2,595,335	\$1,698,824	52.35 per cent.
Forty-one remaining,	753,071	344,943,187	25,543,288	19,145,335	24.23 per cent.

NOTE.—Of the Companies which have withdrawn since 1866, five are still doing business in New York and other States, and had, at date of their last report here, 32,530 policies. All the other withdrawn Companies, excepting three, re-insured their risks in other Companies. The three which failed outright had only 8,921 policies at date of their last report here, and a part of these were re-insured or purchased by the Companies for a small cash value.

## Summary of the Condition of Withdrawn Companies, at date of their last Report.

TABLE N.—1860 to 1873.

Y E A R.	No. of Companies Withdrawn.	Cash Guarantee Capital.	Reported As- sets (including Capital).	Av'ge Ratio of Assets to Reserve.	Surplus (including Cap- ital).	IMPAIRMENT OF CAPITAL.	
						Amount.	Per cent.
1870.	.	.	.	.	.	\$41,257	6.9
1871.	.	.	.	.	.	433,937	92.6
1872.	.	.	.	.	.	468,966	42.2
1873.	.	.	.	.	.	637,629	70.8
Total.	59	\$3,838,833	\$19,546,253	139.45	\$2,356,544	\$1,481,789	38.6
Total amount of Guarantee Capital, . . . . . \$3,838,833							
Total amount of Surplus over Liabilities, . . . . . 2,356,544							
Total Impairment of Capital, . . . . . \$1,481,789							
Average Ratio of Impairment to Capital, 38.6 per cent.							

## Changes in Guarantee Capital.

1870, Berkshire, . . . . .	\$25,000	1871, Provident Life and Trust, . . . . .	\$500,000	1871, North America, . . . . .	Retired in full.
1871, " . . . . .	25,500	1871, American Popular, . . . . .	160,000	1871, United States, . . . . .	" . \$250,000
1870, Hope, . . . . .	150,000	1872, " . . . . .	180,000	1872, Zetna, . . . . .	" . 103,056
1871, " . . . . .	215,500	1873, " . . . . .	230,000	1872, Republic, . . . . .	" . 848,610
1870, Merchants', . . . . .	144,000	1871, Anchor, . . . . .	156,000	1873, " . . . . .	" . 947,400
1870, New Jersey Mutual, . . . . .	100,000	1871, Homeopathic, . . . . .	175,000	1873, John Hancock, . . . . .	Retired in full.
1870, Provident Life and Trust, . . . . .	385,117	1872, " . . . . .	200,000	1873, Connecticut General, . . . . .	" . 250,000





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**MASSACHUSETTS LIFE  
INSURANCE COMPANIES.**

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**DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1873.**

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## DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

### BERKSHIRE LIFE INSURANCE COMPANY, PITTSFIELD.

[Incorporated May, 1851. Commenced business September 3, 1851.]

THOMAS F. PLUNKETT, *President.*

*Secretary,* JAMES W. HULL

*Vice-President,* EDWARD BOLTWOOD.

*Principal Office, Pittsfield.*

#### DETAILED STATEMENT OF ASSETS.

##### United States Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Regist'd Bonds, 1881,	\$50,000 00	\$58,000 00
" " 5-20 Registered Bonds, 1867, .	50,000 00	57,600 00
" " 5 per cent. Coupon Bonds, 1874,	15,000 00	16,600 00
" " 5-20 Coupon Bonds, 1867, .	140,000 00	162,400 00
	<u>\$255,000 00</u>	<u>\$294,600 00</u>

##### County, City and Town Stocks, Bonds and Loans:—

Berkshire County 7 per cent. Loan, . . .	\$90,000 00	\$90,000 00
Concord City 6 per cent. Gold Bonds, . . .	15,000 00	15,000 00
Cheshire Town 7 per cent. Loan, . . .	14,000 00	14,000 00
Pittsfield Town 7 per cent. Loan, . . .	42,000 00	42,000 00
Hinsdale Town 7 per cent. Loan, . . .	3,000 00	3,000 00
North Adams 6 per cent. Water Scrip, . . .	43,000 00	43,000 00
	<u>\$207,000 00</u>	<u>\$207,000 00</u>

##### National Bank Stocks:—

458 shares Pittsfield National Bank, . . .	\$45,800 00	\$61,830 00
250 " Adams National Bank, . . .	25,000 00	31,250 00
300 " Agricultural National Bank, . . .	30,000 00	48,000 00
	<u>\$100,800 00</u>	<u>\$141,080 00</u>

##### All other Assets and Property owned by the Company:—

Cash in hands of agents, . . . . .	\$11,195 92
Furniture, safes and fixtures, . . . . .	3,000 00
	<u>\$14,195 92</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Cash value of real estate owned by the Company, after deducting all liens and incumbrances, . . . . .	\$185,776 62
Market value of Securities owned by the Company:—	
United States securities, . . . . .	\$294,600 00
County, city and town securities, . . . . .	207,000 00
Bank stocks, . . . . .	141,080 00
Total market value of stocks, bonds and securities, . . . . .	642,680 00
Cash loaned on deeds of trust or mortgages of real estate,* . . . . .	\$1,285,172 93
Cash loaned on collat'l securities, . . . . .	34,400 00
Total cash loans, except on policies, . . . . .	1,319,572 93
Premium notes or loans, <i>on interest</i> , taken on policies <i>now actually in force</i> (exclusive of interest), . . . . .	202,164 64
Cash on hand in the office of the Company, . . . . .	\$501 99
Deposited to the Company's credit and not drawn against, in the Bank, . . . . .	71,271 80
Total cash, . . . . .	71,773 79
Total Cash Assets, . . . . .	\$2,421,967 98

*Unrealized Assets.*

Gross amount of premiums falling due in 1873 (exclusive of deferred premiums), on policies now actually in force, . . . . .	\$28,195 93
Gross amount of deferred premiums (not elsewhere included), on policies now actually in force, being balance of annual premiums, payable in semi-annual, quarterly, or other instalments, . . . . .	37,875 11
	\$66,071 04
Amount deducted to reduce the above to the net values charged against the policies, . . . . .	6,607 10
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873, . . . . .	\$59,463 94
<i>Amounts carried forward, . . . . .</i>	\$59,463 94 \$2,421,967 98

\* Total value of property mortgaged, . . . . . \$3,012,200 00  
Amount of insurance held as collateral, . . . . . 482,650 00

Amounts brought forward, . . . . .	\$59,463 94	\$2,421,967 98
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included, . . . . .	\$28,493 36	
Actual amount of interest accrued on premium notes and loans on policies now in force, . . . . .	7,443 40	
Total accrued interest, . . . . .	35,936 76	
Total unrealized Assets, . . . . .		95,400 70
Gross present Assets, . . . . .		\$2,517,368 68

## LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due, . . . . .	\$25,252 00	
Claims for death losses and other policy claims resisted by the Company, . . . . .	23,000 00	
Total policy claims, . . . . .	\$48,252 00	
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.), . . . . .	\$2,302,492 19	
Deduct net value, as above, of re-insured risks, . . . . .	14,548 07	
Net re-insurance reserve, . . . . .	\$2,287,944 12	
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders, . . . . .	2,918 91	
Total Liabilities, except on Policy account, \$2,290,863 03		
Gross present Liabilities of the Company, as to Policy-holders, . . . . .		2,339,115 03
Surplus as regards Policy-holders, . . . . .	\$178,253 65	
Amount of unadmitted Assets, . . . . .		14,195 92

# JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, BOSTON.

[Incorporated April 21, 1862. Commenced business December 27, 1862.]

*President, GEORGE THORNTON.*

*Secretary, GEORGE B. AGER.*

*Vice-President, F. PLUMMER.*

*Actuary, ELIZUR WRIGHT.*

*Principal Office, Sears Building, Boston.*

## DETAILED STATEMENT OF ASSETS.

### United States Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . .	\$10,000 00	\$11,725 00
“ “ 5-20 Bonds, Registered, . . .	75,000 00	86,625 00
“ “ 5-20 Coupon Bonds, . . .	15,000 00	17,325 00
	<hr/> \$100,000 00	<hr/> \$115,675 00

### City and Town Stocks, Bonds and Loans:—

Portland City Bonds, . . . . .	\$5,000 00	\$4,687 00
Boston City 6 per cent. Scrip, . . . . .	25,000 00	24,500 00
Lynn City 6 per cent. Bonds, . . . . .	14,000 00	12,985 00
Bath City 6 per cent. Bonds, . . . . .	2,000 00	1,780 00
Salem City 6 per cent. Bonds, . . . . .	11,000 00	10,120 00
City of Cambridge 6 per cent. Bonds, . . . . .	4,200 00	3,948 00
of Albany (N. Y.) 6 per cent. Bonds, . . . . .	10,000 00	9,100 00
of Cincinnati (Ohio) 7 $\frac{1}{8}$ Bonds, . . . . .	10,000 00	10,225 00
of Chicago (Ill.) 7 per cent. Bonds, . . . . .	10,000 00	9,500 00
Loan to City of Cambridge, . . . . .	27,000 00	27,000 00
to Town of Brighton, . . . . .	25,000 00	25,000 00
	<hr/> \$143,200 00	<hr/> \$138,845 00

### National Bank Stocks:—

100 shares New England Nat'l Bank, Boston, . . .	\$10,000 00	\$13,500 00
90 “ National Hide and Leather Bank, Boston, . . . . .	9,000 00	10,350 00
50 “ Tremont National Bank, Boston, . . . . .	5,000 00	5,800 00
130 “ Continental National Bank, Boston, . . . . .	13,000 00	13,650 00
30 “ Boylston National Bank, Boston, . . . . .	3,000 00	4,410 00
100 “ Washington National Bank, Boston, . . . . .	10,000 00	14,000 00
	<hr/> \$50,000 00	<hr/> \$61,710 00

### Railroad Stocks and Bonds:—

Old Colony and Newport R. R. 6 per cent. Bonds, . . . . .	\$11,000 00	\$10,670 00
Old Colony and Newport R. R. 7 per cent. Bonds, . . . . .	18,000 00	18,180 00
Vermont Central and Vermont and Canada R. R. 8 per cent. Equipment Bonds, . . . . .	6,000 00	4,500 00
	<hr/> \$35,000 00	<hr/> \$33,350 00
<i>Amounts carried forward, . . . . .</i>		

<i>Amounts brought forward,</i>	\$35,000 00	\$33,350 00
Ogdensburg and Lake Champlain R. R. 8 per cent. Equipment Bonds, . . . . .	5,000 00	4,612 00
Philadelphia, Wilmington and Baltimore R. R. 6 per cent. Bonds, . . . . .	7,000 00	6,790 00
Western (Mass.) R. R. 6 per cent Bonds, . . . . .	5,000 00	4,857 00
Illinois Grand Trunk R. R. 8 per cent. Bonds, . . . . .	20,000 00	19,000 00
Michigan Central R. R. 8 per cent. Bonds, . . . . .	5,000 00	5,500 00
Grand River Valley (Mich.) R. R. 8 per cent. Bonds, . . . . .	10,000 00	9,000 00
Cedar Rapids and Missouri River R. R. 7 per cent. Bonds, . . . . .	15,000 00	12,000 00
Lansing, Jackson and Saginaw R. R. 8 per cent Bonds, . . . . .	10,000 00	9,000 00
Boston and Albany R. R. 7 per cent. Bonds, . . . . .	75,000 00	77,067 00
Chicago, Burlington & Quincy R. R. 7 per cent. Bonds, . . . . .	20,000 00	18,000 00
Boston and Providence R. R. 7 per cent. Bonds, . . . . .	25,000 00	25,687 00
Old Colony and Newport R. R. 7 per ct. Loan, . . . . .	100,000 00	100,000 00
Boston and Maine R. R. 7 per cent. Loan, . . . . .	100,000 00	100,000 00
Boston and Providence R. R. 7 per cent. Loan, . . . . .	25,000 00	25,000 00
Eastern R. R. 7 per cent. Loan, . . . . .	25,000 00	25,000 00
120 shares Vermont Central and Vermont and Canada R. R. Stock, . . . . .	12,000 00	5,400 00
	<b>\$494,000 00</b>	<b>\$480,263 00</b>

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
200 shares Burlington and Missouri River R. R.,	\$10,400 00	\$25,000 00
52 " Chicago, Burlington and Quincy R. R., . . . . .	5,096 00	
Rutland Railroad 1st Mort. 8 per cent. Bonds, . . . . .	10,400 00	
Delaware and Hudson Canal Co., . . . . .	12,000 00	10,000 00
Cedar Rapids and Missouri River R. R. Bonds, . . . . .	4,000 00	
Narragansett Steamship Co.'s Bonds, . . . . .	6,510 00	
Union Pacific Railroad Land Grant Bonds, . . . . .	1,460 00	1,000 00
22 shares Proprietors of Long Wharf, Boston, . . . . .	2,200 00	2,200 00
130 " Conn. and Passumpsic R. R., . . . . .	10,270 00	14,500 00
Conn. and Passumpsic R. R. 7 per cent. Bonds, . . . . .	5,760 00	
2 shares Merrimack Manuf. Co., . . . . .	3,150 00	
50 " Burlington and Missouri River R. R., . . . . .	4,700 00	5,000 00
United States 5-20 Bonds of 1867, . . . . .	1,728 00	1,000 00
Joliet Iron and Steel Co.'s Mortgage Bonds, . . . . .	25,000 00	25,000 00
205 shares American Whip Co., . . . . .	20,500 00	12,000 00
10 " National Revere Bank, Boston, . . . . .	1,160 00	1,000 00
7 " Northern R. R., . . . . .	749 00	700 00
10 " Michigan Central R. R., . . . . .	780 00	2,000 00
10 " Boston and Albany R. R., . . . . .	1,400 00	
197 " Burlington and Missouri River R. R., . . . . .	18,158 00	
	<b>\$145,421 00</b>	<b>\$114,400 00</b>

## Other Cash Loans:—

Loaned to Commercial Wharf Co., Boston, . . . . .	Cash value. \$15,000 00
Loaned on personal security, . . . . .	\$3,000 00

## All other Assets and Property owned by the Company:—

Amount advanced to officers or agents, . . . . .	\$13,141 17
Furniture, safes and fixtures, . . . . .	4,955 95
	<hr/>
	\$18,097 12

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

## Market value of Securities owned by the Company:—

United States securities, . . . . .	\$115,675 00
City and town securities, . . . . .	138,845 00
Bank stocks, . . . . .	61,710 00
Railroad stocks and bonds, . . . . .	480,263 00
Total market value of stocks, bonds and securities, . . . . .	<hr/> \$796,493 00

Cash loaned on deeds of trust or mortgages of real estate,* . . . . .	\$813,633 43
Cash loaned on collat'l securities, . . . . .	114,400 00
Other cash loans, . . . . .	15,000 00
Total cash loans, except on policies, . . . . .	<hr/> 943,033 43

Premium notes or loans, <i>on interest</i> , taken on policies <i>now actually in force</i> (exclusive of interest), . . . . .	477,117 57
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Cash on hand in the office of the Company, . . . . .	\$708 73
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Deposited to the Company's credit and not drawn against, in vari- ous Banks, . . . . .	44,444 99
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Total cash, . . . . .	<hr/> 45,153 72
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Total Cash Assets, . . . . .	<hr/> \$2,261,797 72
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*Unrealized Assets.*

Gross amount of premiums falling due in 1873 (exclusive of defer- red premiums), on policies now actually in force, . . . . .	\$177,912 37
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Gross amount of deferred premi- ums (not elsewhere included), on policies now actually in force,	
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Amounts carried forward, . . . . .	<hr/> \$177,912 37
	<hr/> \$2,261,797 72

\* Total value of property mortgaged, . . . . . \$610,300 00  
Amount of insurance held as collateral, . . . . . 188,000 00

<i>Amounts brought forward,</i>	\$177,912 37	\$2,261,797 72
being balance of annual premiums, payable in semi-annual, quarterly, or other instalments,	78,137 49	
	<u>\$256,049 86</u>	
Amount deducted to reduce the above to the net values charged against the policies,	25,604 99	
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873,		<u>\$230,444 87</u>
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included,	\$36,363 42	
Actual amount of interest accrued on premium notes and loans on policies now in force,	15,307 52	
Interest due and unpaid on mortgages,	1,443 87	
Total accrued interest,	<u>53,114 81</u>	
Total unrealized Assets,		<u>283,559 68</u>
Gross present Assets,		<u>\$2,545,357 40</u>

## LIABILITIES.

Claims for death losses due and unpaid,	\$1,000 00	
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due,	37,000 00	
Total policy claims,	<u>\$38,000 00</u>	
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.),	\$2,452,703 53	
Deduct net value, as above, of re-insured risks,	6,730 99	
Net re-insurance reserve,	<u>\$2,445,972 54</u>	
Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders,	17,577 63	
Total Liabilities, except on Policy account,	<u>\$2,463,550 17</u>	
Gross present Liabilities of the Company, as to Policy-holders,		<u>2,501,550 17</u>
Surplus as regards Policy-holders,		<u>\$43,807 23</u>
Amount of unadmitted Assets,		<u>21,097 12</u>



MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY,  
BOSTON.

[Incorporated February 14, 1818. Commenced business 1823.]

PETER C. BROOKS, *President.*

*Secretary,* CYRUS K. HALE.

*Actuary,* GEORGE T. BIGELOW.

*Principal Office, No. 50 State Street, Boston.*

SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Cash value of real estate owned by the Company, after deducting all liens and incumbrances, . . . . .	\$5,959 29
Market value of Securities owned by the Company:—	
United States securities, . . . . .	\$83,429 75
State, county, city and town securities, . . . . .	6,422 79
Bank stocks, . . . . .	161 21
Railroad stocks and bonds, . . . . .	37,170 95
Total market value of stocks, bonds and securities, . . . . .	127,184 70
Cash loaned on deeds of trust or mortgages of real estate, . . . . .	\$516,564 59
Cash loaned on collat'l securities, . . . . .	192,439 38
Total cash loans, except on policies, . . . . .	709,003 92
Cash on hand in the office of the Company, . . . . .	5,061 25
Total Cash Assets, . . . . .	\$847,209 16

*Unrealized Assets.*

Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included, . . . . .	\$17,341 48
Excess of present market values of the above assets over their total cost, . . . . .	19,537 95
Total unrealized Assets, . . . . .	36,879 43
Gross present Assets, . . . . .	\$884,088 59

LIABILITIES.

Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries 4 per cent.), . . . . .	\$160,008 46
Gross present Liabilities of the Company, as to Policy-holders, . . . . .	160,008 46
Surplus as regards Policy-holders, . . . . .	\$724,080 13

**MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY,  
SPRINGFIELD.**

[Incorporated May 15, 1851. Commenced business August 1, 1851.]

E. W. BOND, *President.*

*Secretary,* AVERY J. SMITH.

HENRY FULLER, JR., *Vice-President.*

*Actuary,* OSCAR B. IRELAND.

*Principal Office, Springfield.*

**DETAILED STATEMENT OF ASSETS.**

**United States Securities owned by the Company :—**

	Par value.	Market value.
United States 6 per cent. Bonds, 1881, . . .	\$52,700 00	\$62,186 00
“ “ 5-20 Bonds, 1868, . . .	153,000 00	179,010 00
“ “ 5-20 Bonds, 1865, . . .	52,000 00	60,320 00
“ “ 5 per cent. Bonds, 1874, . . .	1,000 00	1,120 00
	<hr/> \$258,700 00	<hr/> \$302,636 00

**State and City Bonds :—**

State of New York Bonds, . . .	\$70,000 00	\$73,500 00
State of Michigan Bonds, . . .	1,000 00	1,000 00
City of Springfield Bonds, . . .	3,000 00	3,000 00
	<hr/> \$74,000 00	<hr/> \$77,500 00

**National Bank Stocks :—**

5 shares Agawam National Bank, Springfield,	\$500 00	\$725 00
20 “ Pyncheon National Bank, Springfield,	2,000 00	3,200 00
100 “ First National Bank, Springfield, .	10,000 00	15,000 00
81 “ Second National Bank, Springfield,	8,100 00	14,580 00
15 “ Eliot National Bank, Boston, . .	1,500 00	1,800 00
25 “ Webster National Bank, Boston, . .	2,500 00	2,750 00
47 “ Nat'l Bank of Commerce, Boston, .	4,700 00	5,875 00
34 “ First National Bank, Northampton,	3,400 00	4,930 00
24 “ First National Bank, Chicopee, . .	2,400 00	3,720 00
33 “ Chicopee Nat'l Bank, Springfield, .	3,300 00	5,280 00
10 “ John Hancock Nat'l B'k, Springfield,	1,000 00	1,300 00
50 “ Metropolitan Nat'l Bank, New York,	5,000 00	6,250 00
15 “ Merchants' National Bank, Boston, .	1,500 00	1,875 00
	<hr/> \$45,900 00	<hr/> \$67,285 00

**Railroad Stocks and Bonds :—**

300 shares Boston and Albany Railroad, . .	\$30,000 00	\$41,400 00
Council Bluff and St. Joseph R. R. Bonds, .	30,000 00	27,000 00
Burlington, Cedar Rapids and Minnesota R. R. Bonds, . . . . .	11,000 00	8,840 00
Kansas Pacific Railroad Bonds (gold), . .	27,000 00	24,300 00
Peoria and Rock Island R. R. Bonds, . . .	5,000 00	4,500 00
	<hr/>	<hr/>

<i>Amounts carried forward, . . .</i>	\$103,000 00	\$106,040 00
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*Amounts brought forward,*

<i>Amounts brought forward.</i>	\$103,000 00	\$106,040 00
Indianapolis, Bloomington and Western R. R. Bonds,	40,000 00	36,000 00
Potsdam and Watertown R. R. Bonds,	5,000 00	5,000 00
St. Louis, Alton and Terre Haute R. R. Bonds,	31,500 00	31,500 00
Buffalo, New York and Erie R. R. Bonds,	6,000 00	5,700 00
Missouri Pacific R. R. Bonds,	24,000 00	23,520 00
St. Joseph and Denver City R. R. Bonds,	20,000 00	10,000 00
Missouri Valley R. R. Bonds,	40,000 00	36,000 00
	<u>\$269,500 00</u>	<u>\$253,760 00</u>

**Securities held as Collateral for Cash Loans:—**

	Market value.	Loaned thereon.
10 shares Bigelow Manufacturing Company, .	\$900 00	\$500 00
7 " Glasgow Manufacturing Company,	1,225 00	500 00
15 " Union Paper Company, . . . .	2,250 00	1,500 00
150 " " " " " " " "	22,500 00	10,000 00
40 " Pynchon National Bank, Springfield,	6,400 00	3,800 00
20 " Union Paper Company, . . . .	3,000 00	} 5,000 00
50 " Worthy Paper Company, . . . .	5,000 00	
11 " Pynchon National Bank, Springfield, .	1,760 00	1,500 00
2 " " " " " " " "	320 00	} 5,000 00
5 " John Hancock Nat'l Bank, " . . .	650 00	
8 " Leicester National Bank, Leicester,	880 00	
30 " Worcester Gas-Light Company, . .	3,900 00	
6 United States 5-20 Bonds,, . . . .	6,960 00	6,850 00
40 shares N. Y., N. H. and Hartford R. R., .	5,000 00	5,000 00
100 " Riverside Paper Company, . . . .	15,000 00	15,000 00
8 Council Bluffs and St. Joseph R. R. Bonds,	7,200 00	} 10,000 00
5 St. Joseph and Council Bluffs R. R. Bonds,	5,000 00	
50 shares Massasoit Paper Company, . . .	7,000 00	5,000 00
5 " N. Y., N. H. and Hartford R. R., . .	625 00	500 00
305 " Union Paper Company, . . . . }	68,250 00	40,000 00
150 " " " " " " " " }		
150 " " " " " " " " }	46,800 00	32,500 00
27 Missouri Valley R. R. Bonds, . . . . }		
Policies insured as collateral, . . . .	-	1,400 00
	<u>\$210,620 00</u>	<u>\$144,050 00</u>

**Other Cash Loans :—**

	Cash value.
Loaned on personal security, . . . . .	\$2,116 25

**All other Assets and Property owned by the Company :—**

Cash in hands of agents, . . . . .	\$17,833 07
Agency supplies, . . . . .	800 00
Furniture, safes and fixtures, . . . . .	11,069 87
	<u>\$29,702 94</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Cash value of real estate owned by the Company, after deducting all liens and incumbrances, . . . . .	\$150,000 00
Market value of Securities owned by the Company:—	
United States securities, . . .	\$302,636 00
State and city securities, . . .	77,500 00
Bank stocks, . . . . .	67,285 00
Railroad stocks and bonds, . . .	253,760 00
Total market value of stocks, bonds and securities, . . . . .	701,181 00
Cash loaned on deeds of trust or mortgages of real estate, . . .	\$2,541,544 00
Cash loaned on collat'l securities, . . .	144,050 00
Other cash loans, . . . . .	2,116 25
Total cash loans, except on policies, . . . . .	2,687,710 25
Premium notes or loans, <i>on interest</i> , taken on policies <i>now actually in force</i> (exclusive of interest), . . . . .	987,470 38
Cash on hand in the office of the Company, . . . . .	\$56,872 70
Deposited to the Company's credit and not drawn against, in the Bank, . . . . .	27,017 35
Total cash, . . . . .	83,890 05
Total Cash Assets, . . . . .	\$4,610,251 68

*Unrealized Assets.*

Gross amount of premiums falling due in 1873 (exclusive of deferred premiums), on policies now actually in force, . . . . . \$145,481 24

Gross amount of deferred premiums (not elsewhere included), on policies now actually in force, being balance of annual premiums, payable in semi-annual, quarterly, or other instalments, 145,952 06

\$291,433 30

Amount deducted to reduce the above to the net values charged against the policies, . . . . . 46,629 32

Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873, . . . . . \$244,803 98

*Amounts carried forward,* . . . . . \$244,803 98 \$4,610,251 68

<i>Amounts brought forward,</i> . . . . .	\$244,803 98	\$4,610,251 68
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included, . . . . .	\$97,612 26	
Actual amount of interest accrued on premium notes and loans on policies now in force, . . . . .	29,624 11	
Rents accrued for use of Company's property, or under sub-lease, . . . . .	100 00	
Total accrued interest and rents, . . . . .	<u>127,336 37</u>	
Total unrealized Assets, . . . . .		<u>372,140 35</u>
Gross present Assets, . . . . .		\$4,982,392 03

## LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due, . . . . .	\$68,530 00	
Claims for death losses and other policy claims resisted by the Company, . . . . .	48,000 00	
Total policy claims, . . . . .	<u>\$111,530 00</u>	
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.), . . . . .	\$4,441,709 46	
Deduct net value, as above, of re-insured risks, . . . . .	19,606 38	
Net re-insurance reserve, . . . . .	<u>\$4,422,103 08</u>	
Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders, . . . . .	20,321 99	
Whole amount of all other debts and obligations (of and against the Company), absolute or contingent, due or to become due, viz.:—Building account, salaries, &c., . . . . .	18,414 00	
Total Liabilities, except on Policy account, \$4,460,839 07		
Gross present Liabilities of the Company, as to Policy-holders, . . . . .	<u>4,572,369 07</u>	
Surplus as regards Policy-holders, . . . . .	\$410,022 96	
Amount of unadmitted Assets, . . . . .		29,702 94

# NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY, BOSTON.

[Incorporated April 1, 1835. Commenced business December 1, 1843.]

*President*, BENJ. F. STEVENS.

*Secretary*, JOSEPH M. GIBBENS.

*Actuary*, WALTER C. WRIGHT.

*Principal Office*, No. 39 State Street, Boston.

## DETAILED STATEMENT OF ASSETS.

### United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$566,500 00	\$657,977 50

### State, City and Town Stocks, Bonds and Loans:—

Albany City Scrip, . . . . .	\$50,000 00	\$45,500 00
Boston City Loan, . . . . .	368,000 00	360,640 00
Charlestown Water Loan, . . . . .	50,000 00	47,000 00
Chicago Sewerage Loan, . . . . .	75,000 00	71,250 00
Connecticut Loan, . . . . .	6,000 00	6,000 00
City of Chelsea Loan, . . . . .	50,000 00	50,000 00
of Lawrence Loan, . . . . .	20,000 00	20,000 00
Town of Dorchester Loan, . . . . .	117,000 00	117,000 00
Malden Loan, . . . . .	20,000 00	20,000 00
Nashua City Scrip, . . . . .	15,000 00	15,000 00
Massachusetts Scrip, . . . . .	129,000 00	129,000 00
New Hampshire Scrip, . . . . .	11,000 00	11,000 00
Portland City Scrip, . . . . .	7,000 00	6,510 00
Roxbury City Scrip, . . . . .	30,000 00	30,000 00
Rhode Island Scrip, . . . . .	60,000 00	60,000 00
Cincinnati Water Loan, . . . . .	10,000 00	10,200 00
Town of Beverly Loan, . . . . .	350,000 00	350,000 00
Worcester City Water Bonds, . . . . .	25,000 00	25,000 00
Lowell Water Bonds, . . . . .	25,000 00	23,250 00
Town of Brookline Loan, . . . . .	476,100 00	476,100 00
City of Worcester Loan, . . . . .	500,000 00	500,000 00
of Taunton Loan, . . . . .	7,000 00	7,000 00
of Somerville Loan, . . . . .	60,000 00	60,000 00
Town of Barre Loan, . . . . .	54,000 00	50,220 00
	<hr/>	<hr/>
	\$2,515,100 00	\$2,490,670 00

### National Bank Stocks:—

72 shares Atlantic National Bank, Boston, . .	\$7,200 00	\$9,864 00
100 " Bay State National Bank, Lawrence, . .	7,500 00	8,900 00
333 " Boston National Bank, Boston, . .	33,300 00	40,792 50
100 " Continental National Bank, Boston, . .	10,000 00	10,500 00
50 " First National Bank, Cambridge, . .	5,000 00	7,500 00
21 " Massachusetts National B'k, Boston, . .	5,250 00	6,405 00
	<hr/>	<hr/>

*Amounts carried forward*, . . . . . \$68,250 00 \$83,361 50

<i>Amounts brought forward, . . .</i>		\$68,250 00	\$83,361 50
91 shares	Merchants' National Bank, Boston, .	9,100 00	11,966 50
160 "	National City Bank, Lynn, . . .	16,000 00	21,600 00
240 "	National Eagle Bank, Boston, . . .	24,000 00	27,360 00
150 "	Nat'l Hide and Leather B'k, Boston, .	15,000 00	17,250 00
200 "	National Revere Bank, Boston, . . .	20,000 00	23,200 00
120 "	State National Bank, Boston, . . .	12,000 00	12,600 00
320 "	Tremont National Bank, Boston, . . .	32,000 00	37,120 00
200 "	Webster National Bank, Boston, . . .	20,000 00	20,400 00
		<hr/>	<hr/>
		\$216,350 00	\$254,858 00

Railroad Stocks and Bonds:—

744 shares	Boston and Albany Railroad, . . .	\$74,400 00	\$103,788 00
300 "	Boston and Maine Railroad, . . .	30,000 00	32,700 00
300 "	Boston and Providence Railroad, . . .	30,000 00	43,950 00
800 "	Chicago, Burlington & Quincy R. R., .	80,000 00	78,000 00
800 "	Connecticut and Passumpsic R. R., . .	80,000 00	64,000 00
300 "	Eastern Railroad, . . . . .	30,000 00	24,900 00
120 "	Fitchburg Railroad, . . . . .	12,000 00	15,480 00
150 "	New York & New Haven Railroad, . . .	15,000 00	19,050 00
300 "	Philadelphia, Wilmington & Balti- more Railroad, . . . . .	15,000 00	16,800 00
850 "	Norwich and Worcester Railroad, . . .	85,000 00	108,800 00
100 "	Northern Railroad, . . . . .	10,000 00	10,700 00
200 "	Connecticut River Railroad, . . . . .	20,000 00	27,400 00
220 "	Chicago and Alton Railroad, . . . . .	22,000 00	22,880 00
400 "	Portsmouth, Great Falls & Conway Railroad, . . . . .	40,000 00	32,000 00
200 "	Portland, Saco and Portsmouth R. R., .	20,000 00	25,600 00
100 "	Eastern Railroad, . . . . .	10,000 00	8,000 00
176 bonds	Connecticut and Passumpsic R. R., . .	176,000 00	167,960 00
50 "	Eastern Railroad Co. (\$1,000 each), .	250,000 00	222,500 00
20 "	" " " (\$10,000 each), . . . . .		
80 "	Philadelphia, Wilmington & Balti- more Railroad, . . . . .	80,000 00	72,000 00
22 "	Western Railroad, (1,000 each), . . .	23,500 00	23,080 00
3 "	" " " (\$500 each), . . . . .		
18 "	Agricultural Branch Railroad, . . . . .	18,000 00	15,300 00
73 "	Michigan Central Railroad, . . . . .	73,000 00	73,000 00
27 "	Boston, Clinton and Fitchburg R. R. (\$1,000 each), . . . . .	28,000 00	25,200 00
2 "	Boston, Clinton and Fitchburg R. R. (\$500 each), . . . . .		
10 "	Boston and Lowell Railroad, . . . . .	10,000 00	9,600 00
600 "	Boston, Concord & Montreal R. R., .	600,000 00	596,500 00
100 "	Chicago, Burlington & Quincy R. R., .	100,000 00	110,000 00
		<hr/>	<hr/>
<i>Amounts carried forward, . . . . .</i>		\$1,931,900 00	\$1,949,138 00

<i>Amounts brought forward,</i>		\$1,931,900 00	\$1,949,138 00
2 bonds Worcester and Nashua R. R. (\$5,000 each),	}		
10 " Worcester and Nashua R. R. (\$1,000 each),		21,500 00	22,960 00
3 " Worcester and Nashua R. R. (\$500 each),			
15 " New Haven and Derby Railroad,		15,000 00	14,250 00
Eastern Railroad Loan,		150,000 00	150,000 00
Boston and Maine Railroad Loan,		25,000 00	25,000 00
		<u>\$2,143,400 00</u>	<u>\$2,160,748 00</u>

## Other Corporate Securities:—

55 shares Boston Gas-Light Co.,	\$27,500 00	\$42,460 00
5 " Massachusetts Cotton Mills,	5,000 00	5,150 00
5 " Dwight Manufacturing Co.,	2,500 00	2,700 00
	<u>\$35,000 00</u>	<u>\$50,310 00</u>

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Manufacturing stocks,	\$267,357 00	\$171,000 00
Bank stocks,	143,377 00	116,600 00
Railroad bonds,	232,140 00	211,039 70
United States securities,	24,895 00	18,950 00
Railroad stocks,	167,113 00	133,875 00
City bonds,	1,600 00	1,600 00
Philadelphia and Reading Coal Co.,	4,500 00	4,000 00
Commercial Wharf Co., and lease of store,	15,000 00	10,000 00
Policies assigned to the Company,	21,550 80	8,788 50
Renewals assigned to the Company, \$5,000 00	—	—
	<u>\$877,532 80</u>	<u>\$675,853 20</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Cash value of real estate owned by the Company,  
after deducting all liens and incumbrances, . \$625,000 00

Market value of Securities owned by the  
Company:—

United States securities, . . \$657,977 50  
State, city and town securities, . 2,490,670 00  
Bank stocks, . . . 254,858 00  
Railroad stocks and bonds, . . 2,160,748 00  
Other corporate stocks and bonds, . 50,310 00

Total market value of stocks,  
bonds and securities, . . ————— 5,614,563 50

*Amount carried forward,* . . . \$6,239,563 50



<i>Amount brought forward,</i>		\$6,239,563 50
Cash loaned on deeds of trust or mortgages of real estate,	\$2,287,192 91	
Cash loaned on collat'l securities,	675,853 20	
Total cash loans, except on policies,		2,963,046 11
Premium notes or loans <i>on interest</i> , taken on policies <i>now actually in force</i> (exclusive of interest),		2,299,923 35
Deposited to the Company's credit and not drawn against in various banks,	266,252 31	
Total Cash Assets,		\$11,768,785 27

*Unrealized Assets.*

Gross amount of premiums falling due in 1873 (exclusive of deferred premiums), on policies now actually in force,	\$425,464 31	
Gross amount of deferred premiums (not elsewhere included), on policies now actually in force, being balance of annual premiums, payable in semi-annual, quarterly, or other instalments,	295,591 38	
	\$721,055 69	
Amount deducted to reduce the above to the net values charged against the policies,	75,764 13	
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873,		\$645,291 56
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included,	\$190,891 89	
Actual amount of interest accrued on premium notes and loans on policies now in force,	50,000 00	
Rents accrued for use of Company's property, or under sub-lease,	7,151 09	
Total accrued interest and rents,		248,042 98
Notes receivable,	3,000 00	
Total unrealized Assets,		896,334 54
Gross present Assets,		\$12,665,119 81
<i>Amount carried forward,</i>		\$12,665,119 81

*Amount brought forward,* . . . . . \$12,665,119 81

**LIABILITIES.**

Claims for death losses unpaid, . . . . .	\$137,777 00
Total policy claims, . . . . .	\$137,777 00
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.), . . . . .	11,097,817 84
Amount of all unpaid distributions of surplus, or other description of profits due policy-holders, . . . . .	89,403 16
Total Liabilities, except on Policy account, 11,187,220 50	
Gross present Liabilities of the Company, as to Policy-holders, . . . . .	11,324,997 50
Surplus as regards Policy-holders, . . . . .	\$1,340,122 31
Amount of unadmitted Assets, . . . . .	5,000 00

**STATE MUTUAL LIFE ASSURANCE COMPANY, WORCESTER.**

[Incorporated March 16, 1844. Commenced business June 1, 1845.]

ISAAC DAVIS, *President.* Secretary, CLARENDON HARRIS.  
 EMORY WASHBURN, } *Vice-Presidents.* Actuary, WM. E. STARR.  
 CHARLES L. PUTNAM, }

*Principal Office, No. 240 Main Street, Worcester.*

**DETAILED STATEMENT OF ASSETS.**

United States Securities owned by the Company:—

	Par value.	Market value.
United States Bonds, . . . . .	\$271,000 00	\$315,130 00
State, City and Town Bonds and Loans:—		
State of Maine Bonds, . . . . .	\$1,000 00	\$1,000 00
of New Hampshire Bonds, . . . . .	1,000 00	1,000 00
City of Worcester Bonds, . . . . .	322,500 00	322,500 00
of Worcester Notes, . . . . .	226,000 00	226,000 00
of Portland Bonds, . . . . .	10,000 00	9,841 49
of Cambridge Bonds, . . . . .	30,000 00	29,642 50
of Springfield Bonds, . . . . .	50,000 00	50,473 84
of Lawrence Bonds, . . . . .	15,000 00	15,000 00
Town of Grafton Notes, . . . . .	5,000 00	5,000 00
of Marlborough Notes, . . . . .	13,000 00	13,000 00
of Westborough Notes, . . . . .	5,000 00	5,000 00
of Boylston Notes, . . . . .	2,000 00	2,000 00
	\$680,500 00	\$680,457 83

## National Bank Stocks:—

	Par value.	Market value.
167 shares Howard National Bank, Boston, .	\$16,700 00	\$18,203 00
50 " Webster National Bank, Boston, .	5,000 00	5,100 00
112 " Hide and Leather National Bank, Boston, . . . . .	11,200 00	12,866 00
75 " Republic National Bank, Boston, .	7,500 00	9,600 00
50 " First National Bank, Boston, .	5,000 00	9,500 00
100 " Continental National Bank, Boston,	10,000 00	10,500 00
67 " Shawmut National Bank, Boston, .	6,700 00	7,906 00
90 " Revere National Bank, Boston, .	9,000 00	10,440 00
40 " Eliot National Bank, Boston, .	4,000 00	4,570 00
195 " Atlantic National Bank, Boston, .	19,500 00	26,715 00
100 " Tremont National Bank, Boston, .	10,000 00	11,600 00
115 " Nat'l Bank of Redemption, Boston,	11,500 00	15,870 00
25 " Suffolk National Bank, Boston, .	2,500 00	3,250 00
80 " Millbury National Bank, Millbury, .	8,000 00	9,600 00
79 " Grafton National Bank, Grafton, .	7,900 00	8,848 00
50 " Leicester National Bank, Leicester,	5,000 00	6,000 00
20 " Northboro' Nat'l Bank, Northboro',	2,000 00	2,400 00
100 " Third National Bank, Springfield, .	10,000 00	14,000 00
40 " City National Bank, Worcester, .	4,000 00	5,400 00
25 " Central National Bank, Worcester, .	2,500 00	3,500 00
187 " Quinsigamond Nat'l B'k, Worcester,	18,700 00	22,440 00
35 " Worcester Nat'l Bank, Worcester, .	3,500 00	4,550 00
	<hr/>	<hr/>
	\$180,200 00	\$222,858 00

## Railroad Stocks and Bonds:—

Worcester and Nashua Railroad Bonds, .	\$40,000 00	\$40,000 00
" " " " " Loan, .	38,500 00	38,500 00
Providence and Worcester Railroad Loan, .	30,000 00	30,000 00
	<hr/>	<hr/>
	\$108,500 00	\$108,500 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States Bonds, . . . . .	\$805 00	\$700 00
Worcester and Nashua R. R. Bond, . . . . .	1,500 00	1,500 00
Worcester Safe Deposit Co.'s Stock, . . . . .		
	<hr/>	<hr/>
	\$2,305 00	\$2,200 00

## Other Cash Loans:—

	Cash value.
Loaned on personal security, . . . . .	\$30,490 91

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Cash value of real estate owned by the Company, after deducting all liens and incumbrances, . . . . .	\$50,000 00	
Market value of Securities owned by the Company:—		
United States securities, . . . . .	\$315,130 00	
State, city and town securities, . . . . .	680,457 83	
Bank stocks, . . . . .	222,858 00	
Railroad stocks and bonds, . . . . .	108,500 00	
Total market value of stocks, bonds and securities, . . . . .	1,326,945 83	
Cash loaned on deeds of trust or mortgages of real estate, . . . . .	\$102,250 00	
Cash loaned on collat'l securities, . . . . .	2,200 00	
Other cash loans, . . . . .	30,490 91	
Total cash loans, except on policies, . . . . .	134,940 91	
Premium notes or loans, <i>on interest</i> , taken on policies <i>now actually in force</i> (exclusive of interest), . . . . .	45,901 41	
Deposited to the Company's credit, and not drawn against, in various banks, . . . . .	58,897 33	
Total Cash Assets, . . . . .		\$1,616,685 48

*Unrealized Assets.*

Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included, . . . . .	\$7,000 00	
Actual amount of interest accrued on premium notes and loans <i>on policies now in force</i> , . . . . .	600 00	
Total unrealized Assets, . . . . .		7,600 00
Gross present Assets, . . . . .		\$1,624,285 48

## LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due, . . . . .	\$11,000 00	
Claims for death losses and other policy claims resisted by the Company, . . . . .	5,000 00	
Total policy claims, . . . . .	\$16,000 00	
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.), . . . . .	1,370,967 50	

*Amounts carried forward, . . . . .* \$1,386,967 50 \$1,624,285 48

<i>Amounts brought forward,</i> . . . . .	\$1,386,967 50	\$1,624,285 48
<b>Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders,</b> . . . . .	6,733 20	
<b>Gross present Liabilities of the Company, as to Policy-holders,</b> . . . . .	<hr/>	1,393,700 70
<b>Surplus as regards Policy-holders,</b> . . . . .		<hr/> \$230,584 78



TRACT OF ANNUAL STATEMENTS.

	BERKSHIRE. Pittsfield.	JOHN HANCOCK MUTUAL. Boston.	MASSACHUSETTS HOSPITAL. Boston.
<b>CAPITAL STOCK.</b>			
Whole amount of guarantee capital actually paid in cash, . . .	\$25,500 00 <sup>c</sup>	-	\$500,000 00
<b>ASSETS.</b>			
Gross present cash assets, . . . . .	\$2,431,967 98	\$2,261,797 72	\$847,209 16
unrealized assets, . . . . .	95,400 70	283,559 68	36,879 43
Total, <sup>1</sup> . . . . .	\$2,517,368 68	\$2,545,357 40	\$884,088 59
<b>LIABILITIES.</b>			
Gross amount of losses and claims on policies, . . . . .	\$48,252 00	\$38,000 00	-
other liabilities, . . . . .	2,290,863 03	2,463,550 17	\$160,008 46
Total, <sup>1</sup> . . . . .	\$2,399,115 03	\$2,501,550 17	\$160,008 46
<b>INCOME.</b>			
Cash received for premiums on new policies, . . . . .	\$79,817 04	\$60,262 33	-
for renewal premiums, . . . . .	398,343 28	519,697 84	\$645 85
for sale of annuities, . . . . .	-	-	14,881 25
for all other premiums, . . . . .	-	-	-
premiums from other companies for re-insuring their risks, . . .	6,152 75	384 60	-
Total cash premium income, . . . . .	\$484,313 07	\$680,344 77	\$15,527 10
Cash, other than premiums, received from other companies for re-insuring their risks, . . . . .	-	-	-
for interest on cash loans, . . . . .	\$83,333 72	\$84,985 66	-



Company, . . . . .	\$3,860 18	\$41,667 29	\$59,471 31
for interest on premium notes, . . . . .	12,229 99	21,688 52	-
for interest on other debts due the Company, . . . . .	-	-	-
for interest on other debts due the Company, under sub-lease or otherwise, . . . . .	-	-	-
for rent of Company's property, . . . . .	9,097 18	-	-
Discount on claims paid in advance, . . . . .	418 55	31 68	-
Cash received from other companies, on account of losses or claims on policies re-insured, . . . . .	-	-	-
* Cash income from all other sources, . . . . .	458 93 <sup>2</sup>	-	55,575 11 <sup>4</sup>
Notes and other obligations received on new premiums, . . . . .	2,405 83	-	-
on renewal premiums, . . . . .	30,085 88	82,399 79	-
from all other companies for re-insurance, . . . . .	2,083 00	-	-
<b>Total Income, . . . . .</b>	<b>\$664,126 83</b>	<b>\$811,117 71</b>	<b>\$130,573 52</b>
<b>EXPENDITURES.</b>			
Cash paid for the Company's own losses, policy claims and additions thereto, . . . . .	\$124,403 08	\$234,440 17	\$30,551 86
to other companies for losses or claims on their policies re-insured, . . . . .	-	-	-
to annuitants, . . . . .	-	2,529 12	-
on account of policies lapsed, surrendered or purchased, . . . . .	50,025 64	27,250 57	-
for dividends to policy-holders, . . . . .	55,735 09	71,353 04	-
for dividends to stockholders, . . . . .	1,785 00	4,517 21	-
for premiums (less rebates or commissions) to other companies for re-insurance, . . . . .	6,152 75	228 16	-
for commissions on first premiums, . . . . .	11,673 87	67,381 22	-
Cash paid for commissions on renewal premiums, . . . . .	28,019 19	-	-
<b>Amounts carried forward, . . . . .</b>	<b>\$277,794 62</b>	<b>\$407,699 49</b>	<b>\$30,551 86</b>

<sup>1</sup> See Detailed Statements, page 2, et seq.<sup>2</sup> Profit and loss account.<sup>3</sup> Original guarantee capital, \$100,000, of which \$74,500 has been redeemed and cancelled.<sup>4</sup> Commissions on trusts.

	BERKSHIRE. Pittsfield. (Continued.)	JOHN HANCOCK MUTUAL. Boston. (Continued.)	MASSACHUSETTS HOSPITAL. Boston. (Continued.)
<i>Amounts brought forward,</i>	\$277,794 62	\$407,699 49	\$30,551 86
Cash paid for salaries and travelling expenses of managers and agents, . . . . .	2,411 32	-	-
for medical examinations, . . . . .	1,988 28	5,900 75	-
for salaries and pay of officers and employees, . . . . .	12,051 94	29,518 91	20,500 00
for National, State and local taxes and fees, . . . . .	7,549 77	4,451 48	7,959 38
for rents, . . . . .	7,071 51	16,398 45	2,500 00
for commuting commissions, . . . . .	-	26,790 38	-
Cash advanced to officers or agents, payable from future salaries or commissions, . . . . .	-	-	-
Cash paid for furniture, safes and fixtures for home or agency offices, . . . . .	-	-	-
all other expenses, . . . . .	13,875 14 <sup>1</sup>	116,346 11 <sup>2</sup>	62,390 18 <sup>3</sup>
Total Cash Expenditures, . . . . .	\$322,742 58	\$607,105 57	\$123,841 42
Notes and other premium obligations used in payment of losses and claims, . . . . .	1,488 92	12,817 83	-
in purchase of surrendered policies, . . . . .	1,745 18	2,889 45	-
in payment of dividends to policy-holders, . . . . .	8,296 53	30,079 19	-
voided by lapse of policies, . . . . .	8,713 65	42,660 62	-
Total Expenditures, . . . . .	\$342,926 86	\$696,546 66	\$123,841 42
GENERAL ITEMS.			
Whole amount insured by existing policies, . . . . .	\$10,734,043 00	\$17,032,262 00	-
Whole amount re-insured, . . . . .	110,000 00	35,000 00	-

Net amount insured by existing policies,	\$10,624,043 00	\$16,997,262 00	1
Policies (old and new) terminated by death during the year,	58	96	\$2,000 00
Amount insured thereby,	121,181 00	226,753 00	
Policies issued during the year and terminated by death,	None.	2	
Amount insured thereby,	None.	3,000 00	
Amount of premiums received in Massachusetts in 1873,	280,954 15	381,924 59	
Losses and claims paid in Massachusetts in 1873,	40,387 00	118,500 00	
Losses and claims unpaid in Massachusetts in 1873,	10,252 00	10,000 00	
Profits or surplus actually set apart for stockholders,	1,785 00	4,517 21	50,000 00
for the assured,	90,000 00	88,336 02	
Rate of interest or dividends declared to stockholders, including	7 per cent.	7 per cent.	10 per cent.
percentage of profits,			
Maximum rate of interest or dividends authorized on guarantee	7 per cent.	-	-
capital,			
Further percentage of surplus or profits authorized to stock-	Nothing.	-	4
holders,	10 per cent.	9 per cent.	7 per cent.
Highest rate of interest received,	7 per cent.	6 1/8 per cent.	6.768 per cent.
Average rate received,			

<sup>1</sup> Office, agency and incidental expenses.

<sup>2</sup> Office, agency and incidental expenses, \$16,244.11; guarantee capital redeemed, \$100,000.

<sup>3</sup> Interest on guarantee capital, \$50,000; Mass. General Hospital, \$10,000; office, agency and incidental expenses, \$2,330.18.

<sup>4</sup> One-third of the profits is paid to the Mass. General Hospital; the balance to the stockholders.

	MASSACHUSETTS MUTUAL. Springfield.	NEW ENGLAND MUTUAL. Boston.	STATE MUTUAL. Worcester.
<b>CAPITAL STOCK.</b>			
Whole amount of guarantee capital actually paid in cash, . . .	-	-	-
<b>ASSETS.</b>			
Gross present cash assets, . . .	\$4,610,251 68	\$11,768,785 27	\$1,616,685 48
unrealized assets, . . .	372,140 35	896,334 54	7,600 00
Total, <sup>1</sup> . . .	\$4,982,392 03	\$12,665,119 81	\$1,624,285 48
<b>LIABILITIES.</b>			
Gross amount of losses and claims on policies, . . .	\$111,530 00	\$137,777 00	\$16,000 00
other liabilities, . . .	4,460,839 07	11,187,220 50	1,377,700 70
Total, <sup>1</sup> . . .	\$4,572,369 07	\$11,324,997 50	\$1,393,700 70
<b>INCOME.</b>			
Cash received for premiums on new policies, . . .	}	\$218,357 40	}
for renewal premiums, . . .		1,415,960 03	
for sale of annuities, . . .		-	
for all other premiums, . . .		-	
for premiums from other companies for re-insuring their risks, . . .		-	150 00
Total cash premium income, . . .	\$921,707 72	\$1,634,317 43	\$283,014 73
<b>Other than premiums, received from other companies for re-insuring their risks, . . .</b>			
for interest on cash loans, . . .	\$162,296 78	\$175,774 47	\$96,944 58
for interest and div'ds on bonds and stocks owned by the Co., . . .	39,366 27	362,682 70	-

Notes and other obligations received on new premiums, on renewal premiums, from other companies for re-insurance,	279,685 87	806,213 62	-
Total Income,	\$1,473,408 76	\$3,288,089 54	\$382,538 56
EXPENDITURES.			
Cash paid for the Company's own losses, policy claims and additions thereto,	\$270,624 09 <sup>1</sup>	\$731,614 34	\$80,100 00
to other companies for losses or claims on their policies re-insured,	2,000 00	-	-
to annuitants,	-	-	-
on account of policies lapsed, surrendered or purchased,	77,399 00	276,401 96	8,337 11
for dividends to policy-holders,	73,998 38	244,678 11	72,465 98
for dividends to stockholders,	-	-	-
for premiums (less rebate or commissions) to other companies for re-insurance,	12,810 50	-	-
for commissions on first premiums,	75,704 67	35,562 72	-
for commissions on renewal premiums,	-	111,620 63	-
Amounts carried forward,	\$512,536 64	\$1,399,877 76	21,428 40
			\$182,331 49

<sup>1</sup> Including \$127,010.32 interest on mortgages.<sup>2</sup> Including \$3,908.13 matured policies.<sup>3</sup> See Detailed Statements, page 10, *et seq.*<sup>4</sup> Profit on sale of real estate.

	MASSACHUSETTS MUTUAL. Springfield. (Continued.)	NEW ENGLAND MUTUAL. Boston. (Continued.)	STATE MUTUAL. Worcester. (Continued.)
<i>Amounts brought forward.</i>			
Cash paid for salaries and trav. expenses of managers and agents, for medical examinations,	\$512,536 64	\$1,399,377 76	\$182,331 49
for salaries and pay of officers and employees,	63,625 92	11,057 63	1,986 97
for National, State and local taxes and fees,	5,924 00	55,000 00	1,380 00
for rents,	98,954 23	18,250 71	9,164 68
for commuting commissions,	107,386 54	-	1,102 59
Cash advanced to officers or agents, payable from future salaries or commissions,	11,347 27	-	-
Cash paid for furniture, safes and fixtures for home or agency offices,	3,043 62	-	-
all other expenses,	28,066 78 <sup>1</sup>	102,604 08 <sup>1</sup>	11,382 48
Total Cash Expenditures,	\$674,235 00	\$1,586,790 18	\$207,348 21
Notes and other premium obligations used in payment of losses and claims,	14,886 10	27,826 66	-
in purchase of surrendered policies,	15,590 34	53,792 28	-
in payment of dividends to policy-holders,	194,813 22	164,936 96	-
voided by lapse of policies,	86,615 80	141,264 25	-
Total Expenditures,	\$915,039 96	\$1,974,600 38	\$207,348 21
GENERAL ITEMS.			
Whole amount insured by existing policies,	\$32,636,839 00	\$64,329,160 00	\$8,219,525 00
Whole amount reinsured,	485,500 00	-	-
Net amount insured by existing policies,	32,151,339 00	64,329,160 00	8,219,525 00



Profits or surplus actually set apart for stockholders,	219,133 59	475,000 00	158,569 23
for the assured,	-	-	-
Rate of interest or dividends declared to stockholders, including	-	-	-
percentage of profits,	-	-	-
Maximum rate of interest or dividends authorized on guarantee	-	-	-
capital,	-	-	-
Further percentage of surplus or profits authorized to stock-	10 per cent.	10 per cent.	7 per cent.
holders,	7 per cent.	6 $\frac{5}{8}$ per cent.	
Highest rate of interest received,			
Average rate received,			

1 Office, agency and incidental expenses.

## A G G R E G A T E.

CAPITAL STOCK.	
Whole amount of guarantee capital actually paid in cash,	\$525,500 00
ASSETS.	
Gross present cash assets,	\$23,526,697 29
unrealized assets,	1,691,914 70
Total,	\$25,218,611 99
LIABILITIES.	
Gross amount of losses and claims on policies,	\$351,559 00
other liabilities,	21,940,181 93
Total,	\$22,291,740 93
INCOME.	
Cash received for premiums on new policies,	\$3,919,224 82
for renewal premiums,	
for sale of annuities,	
for all other premiums,	
for premiums from other companies for re-insuring their risks,	
Total cash premium income,	\$3,919,224 82
Cash received for interest on cash loans,	\$1,146,322 96
for interest and dividends on bonds and stocks owned by the Company,	
for interest on premium notes or loans,	
for interest on other debts due the Company,	
for rent of Company's property, under sub-lease or otherwise,	52,110 94
Discount on claims paid in advance,	948 55
Cash income from all other sources,	155,810 05
Notes and other obligations received on new premiums, on renewal premiums,	1,202,773 99
from other companies for re-insurance,	
Total Income,	\$6,749,854 42
EXPENDITURES.	
Cash paid for the Company's own losses, policy claims and additions thereto,	\$1,471,733 54
to other companies for losses or claims on their policies re-insured,	2,000 00
to annuitants,	2,529 12
Amount carried forward,	\$1,476,262 66



## AGGREGATE—Concluded.

at forward, . . . . .	\$1,476,262 66
nt of policies lapsed, surrendered or	
o policy-holders, . . . . .	439,414 28
o stockholders, . . . . .	518,230 60
(less rebate or commissions) to other	6,302 21
or re-insurance, . . . . .	19,191 41
as on first premiums, . . . . .	} 351,390 70
as on renewal premiums, . . . . .	
travelling expenses of managers and	
aminations, . . . . .	68,024 21
l pay of officers and employes, . . . .	26,250 66
tate and local taxes and fees, . . . .	165,189 76
ommissions, . . . . .	50,050 47
ture, safes and fixtures for home or	37,317 23
es, . . . . .	26,790 38
ses, . . . . .	3,043 62
	334,604 77
penditures, . . . . .	\$3,522,062 96
remium obligations used in payment	
l claims, . . . . .	57,019 51
surrendered policies, . . . . .	74,011 25
dividends to policy-holders, . . . .	328,065 90
e of policies, . . . . .	278,143 82
ditures, . . . . .	\$4,259,303 44
GENERAL ITEMS.	
red by existing policies, . . . . .	\$132,951,829 00
nsured, . . . . .	630,000 00
d by existing policies, . . . . .	132,321,829 00
ew) terminated by death during the	589
ereby, . . . . .	\$1,525,202 00
ng the year and terminated by death,	7
ereby, . . . . .	\$12,100 00
ns received in Massachusetts in 1873,	1,038,458 47
paid in Massachusetts in 1873, . . .	447,725 00
unpaid in Massachusetts in 1873, . .	75,052 00
actually set apart for stockholders, .	56,302 21
, . . . . .	1,031,038 84



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INSURANCE COMPANIES  
OF OTHER STATES.

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STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1873.

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## DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

## ÆTNA LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated 1820. Commenced business 1850.]

T. O. ENDERS, *President.* Secretary, J. L. ENGLISH.AUSTIN DUNHAM, *Vice-President.* Actuary, H. W. ST. JOHN.*Principal Office, No. 228 Main Street, Hartford, Conn.**Attorney to accept service, DWIGHT CHESTER, Newton.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 Bonds, . . . .	\$500 00	\$570 00
“ “ Registered 5-20 Bonds, . .	140,000 00	162,400 00
“ “ Registered 5-20 Bonds, . .	100,000 00	116,500 00
“ “ Coupon 5-20 Bonds, . . .	82,500 00	94,998 75
“ “ 6 per cent. Bonds of 1881, .	10,000 00	11,700 00
	<u>\$333,000 00</u>	<u>\$386,168 75</u>

## State, County, City and Town Securities :—

City of Terre Haute Bonds, . . . .	\$30,000 00	\$26,250 00
City of Richmond (Ind.) Bonds, . . .	25,000 00	20,500 00
City of Richmond (Ind.) 8 per cent. Bonds, .	30,000 00	30,000 00
Christian County (Ill.) Bonds, . . . .	20,000 00	18,800 00
Cook County (Ill.) Bonds, . . . .	25,000 00	22,750 00
Sangamon County (Ill.) Bonds, . . . .	25,000 00	23,500 00
Sangamon County (Ill.) 10 per cent. Bonds, .	15,000 00	15,750 00
Virginia State Bonds, . . . .	37,986 00	15,194 40
City of Chicago Water Loan, . . . .	50,000 00	50,000 00
City of Springfield (Ill.) Bonds, . . . .	57,000 00	56,995 00
City of Springfield (Ill.) 8 per cent. Bonds, .	44,000 00	42,240 00
City of Springfield (Ill.) Water Bonds, . .	41,000 00	38,970 00
Tennessee State Bonds, . . . .	34,000 00	26,520 00
Winchester (Ill.) Town Bonds, . . . .	10,000 00	9,600 00
Edgewood (Ill.) Town Bonds, . . . .	10,000 00	8,850 00
Urbana Township (Ill.) Bonds, . . . .	8,000 00	7,680 00
West Hartford Town Bonds, . . . .	15,000 00	15,000 00
Rock Island (Ill.) Town Bonds, . . . .	47,000 00	41,125 00
	<u>\$523,986 00</u>	<u>\$469,724 40</u>

*Amounts carried forward, . . . .* \$523,986 00 \$469,724 40

<i>brought forward,</i>	\$523,986 00	\$469,724 40
N. J.) Bonds,	25,000 00	23,562 50
N. J.) Street Bonds,	61,000 00	57,487 50
Capids (Mich.) Bonds,	39,000 00	34,581 83
own Bonds,	10,000 00	8,400 00
(Ill.) Bonds,	20,000 00	18,200 00
Town Bonds,	29,000 00	29,000 00
Bonds,	58,000 00	52,490 00
Bonds,	19,000 00	18,050 00
(Ill.) Bonds,	5,000 00	4,500 00
(Ill.) Bonds,	20,000 00	20,000 00
y (Ill.) Bonds,	24,000 00	23,687 50
Town Bonds,	5,000 00	4,500 00
io) Bonds,	8,000 00	7,400 00
ng (Ill.) Bonds,	5,000 00	4,500 00
(Ill.) Bonds,	5,000 00	3,500 00
onds,	25,000 00	21,875 00
10 per cent. Bonds,	16,000 00	16,000 00
y (Ill.) Bonds,	43,000 00	43,400 00
(Ill.) Bonds,	28,000 00	27,475 00
(Iowa) Bonds,	40,000 00	40,000 00
(Ind.) Bonds,	50,000 00	44,195 00
le County (Ill.) School Bonds,	6,000 00	6,000 00
(Ind.) Bonds,	51,000 00	41,835 00
olis (Ind.) Bonds,	60,000 00	49,800 00
(Ill.) Bonds,	50,000 00	37,564 00
(Ill.) Bonds,	25,000 00	19,750 00
(Ill.) Bonds,	67,000 00	53,600 00
(Ill.) Bonds,	15,000 00	12,000 00
Ala.) Bonds,	150,000 00	120,000 00
rnship (Ill.) Bonds,	30,000 00	30,000 00
hip (Ill.) Bonds,	12,000 00	11,700 00
hip (Ill.) Bonds,	15,000 00	14,625 00
p (Ill.) Bonds,	13,000 00	12,675 00
(Ill.) Bonds,	1,000 00	930 00
p (Ill.) Bonds,	32,000 00	32,000 00
0-30 Bonds,	21,000 00	21,000 00
hip (Ill.) Bonds,	6,000 00	6,000 00
(Ill.) Bonds,	7,000 00	7,000 00
(Ill.) Bonds,	52,000 00	46,475 00
tate Bonds,	50,000 00	25,000 00
) Bonds,	58,000 00	58,000 00
hip (Ill.) Bonds,	49,000 00	46,750 00
(Ill.) Bonds,	50,000 00	37,937 50
(Ill.) Bonds,	20,556 00	20,453 22
Warrants,	10,000 00	8,786 05
own Bonds,	4,500 00	4,500 00
<i>ried forward,</i>	\$1,914,042 00	\$1,696,909 50



<i>Amounts brought forward,</i>		\$1,914,042 00	\$1,696,909 50
Ricks Township (Ill.) Bonds,		8,000 00	6,980 00
Sangamon County (Ill.) Bonds,		50,000 00	46,000 00
White County (Ill.) Bonds,		12,000 00	10,860 00
Gallatin County (Ill.) Bonds,		13,000 00	10,400 00
Arcola Town (Ill.) Bonds,		25,000 00	24,375 00
Moultrie County (Ill.) Bonds,		52,000 00	45,240 00
Randolph County (Ill.) Bonds,		58,500 00	50,830 00
Mattoon Town (Ill.) Bonds,		27,000 00	20,250 00
City of New Boston (Ill.) Bonds,		13,000 00	9,750 00
Town of Middleport (Ill.) Bonds,		15,000 00	14,700 00
Town of Belmont (Ill.) Bonds,		15,000 00	14,700 00
Town of Galva (Ill.) Bonds,		15,000 00	14,700 00
Milford Township (Ill.) Bonds,		20,617 15	20,204 80
Keithsburg Town (Ill.) Bonds,		23,000 00	23,000 00
DeWitt Township (Ill.) Bonds,		10,000 00	9,950 00
DeWitt County (Ill.) Bonds,		30,000 00	29,850 00
Town of Ross (Ill.) Bonds,		29,324 32	28,802 70
Aurora Town (Ill.) Bonds,		14,000 00	13,860 00
Town of Evans (Ill.) Bonds,		3,000 00	2,895 00
Wabash County (Ill.) Bonds,		30,000 00	26,100 00
Penn Township (Ill.) Bonds,		19,000 00	18,525 00
Hartford City Bonds,		239,000 00	234,070 00
Hartford Town Bonds,		11,000 00	10,975 00
Cleveland City Bonds,		33,000 00	31,185 00
Louisville City Bonds,		50,000 00	45,000 00
Marion County (Ind.) Bonds,		100,000 00	99,500 00
Monroe County (Ind.) Bonds,		40,000 00	35,000 00
Kansas City (Mo.) Bonds,		50,000 00	45,000 00
Randolph County Bonds,		500 00	500 00
Brooklyn Township Bonds,		1,000 00	1,000 00
Kankakie Township Bonds,		1,000 00	1,000 00
Hartford County Bonds,		10,000 00	10,000 00
		<u>\$2,931,983 47</u>	<u>\$2,652,112 00</u>

## National Bank Stocks:—

235 shares Conn. River Banking Co., Hartford,	\$11,750 00	\$14,100 00
100 " Metropolitan Nat. Bank, New York,	10,000 00	12,500 00
918 " Phoenix National Bank, Hartford,	91,800 00	143,208 00
400 " Mercantile National Bank, Hartford,	40,000 00	48,000 00
560 " City National Bank, Hartford,	56,000 00	58,800 00
750 " Hartford National Bank, Hartford,	75,000 00	116,250 00
739 " First National Bank, Hartford,	73,900 00	99,765 00
1,552 " National Exchange Bank, Hartford,	77,600 00	93,120 00
1,608 " American National Bank, Hartford,	80,400 00	96,480 00
807 " Farmers' & Mechanics' Bank, Hart-		
ford,	80,700 00	102,489 00

*Amounts carried forward,* . . . \$597,150 00 \$784,712 00

<i>brought forward,</i>	\$597,150 00	\$784,712 00
Field Nat'l Bank, Suffield, Conn.,	20,000 00	24,000 00
Britain National Bank, New		
Britain, Conn.,	25,000 00	30,000 00
Winter Oak National Bank, Hart-		
ford, Conn.,	83,600 00	106,172 00
State National Bank, Hartford,	70,000 00	86,100 00
Hartford Trust Company, Hartford,	20,000 00	21,000 00
United States Trust Co.,	5,000 00	5,250 00
Rockville National Bank,	18,600 00	18,600 00
Union Bank, Toronto,	2,000 00	2,100 00
	<hr/>	<hr/>
	\$841,350 00	\$1,077,934 00

## Stocks and Bonds:—

Connecticut River Railroad Stock,	\$36,800 00	\$49,680 00
New York, New Haven and Hart-		
ford Stock,	95,500 00	119,375 00
and Cincinnati Railroad Bonds,	50,000 00	46,500 00
Indianapolis Railroad Bonds,	50,000 00	42,500 00
Indiana Railroad Bonds,	24,000 00	20,400 00
Wayne and Chicago Railroad		
Stock,	20,000 00	20,150 00
Cincinnati and Ashtabula Railroad		
Stock,	26,000 00	26,000 00
Michigan Railroad Bonds,	15,500 00	12,787 50
Railroad Bonds,	1,000 00	900 00
Central Railroad Bonds,	4,000 00	3,720 00
Valley Railroad Bonds,	16,000 00	14,743 50
Minnesota Railroad Bonds,	22,000 00	19,800 00
Railroad Bonds,	30,000 00	27,000 00
Illinois Railroad Bonds,	9,000 00	9,000 00
Pittsburgh Railroad Bonds,	4,000 00	4,000 00
and Port Chester Railroad Bonds,	100,000 00	99,500 00
Railroad Bonds,	30,000 00	30,000 00
	<hr/>	<hr/>
	\$533,800 00	\$546,056 00

## Corporate Stocks and Securities:—

Fire Insurance Co.'s Stock,	\$6,300 00	\$10,395 00
Co.'s Bonds,	25,000 00	23,750 00
	<hr/>	<hr/>
	\$31,300 00	\$34,145 00

## Securities held as Collateral for Cash Loans:—

		Market value.	Loaned there
50 shares	Hartford Carpet Company, . . .	\$11,000 00	\$62,148
1,200 "	Willimantic Linen Company, . . .	60,000 00	
76 "	Ætna Fire Insurance Company, . . .	12,540 00	
168 "	" " " " " " . . .	27,720 00	142,590
125 "	National Exchange Bank, . . .	7,500 00	
2,000 "	Willimantic Linen Company, . . .	100,000 00	
780 "	Wheeler & Wilson Manuf. Co., . . .	97,500 00	16,000
520 "	" " " " " " . . .	65,000 00	
155 "	First National Bank, Suffield, . . .	18,500 00	
500 "	Kellogg & Bulkeley Company, . . .	12,500 00	23,267
150 "	United States Trust Company, . . .	15,750 00	
26 "	Hartford Carpet Company, . . .	5,720 00	
40 "	Ætna Fire Insurance Company, . . .	6,600 00	25,000
100 "	" " " " " " . . .	16,500 00	
125 "	United States Trust Company, . . .	13,125 00	
13 "	" " " " " " . . .	1,365 00	13,308
100 "	Hartford City Coal and Salt Co., . . .	2,500 00	
85 "	Union Salt Company, . . .	42,500 00	
40 "	Ætna Fire Insurance Company, . . .	6,600 00	5,000
15 "	Willimantic Linen Company, . . .	750 00	
325 "	" " " " " " . . .	16,250 00	
97 "	Ætna Fire Insurance Company, . . .	16,005 00	42,126
20 "	Agawam National Bank, . . .	2,800 00	
15 "	N. Y., N. H. and H. Railroad, . . .	1,875 00	
14 "	First National Bank, Springfield, . . .	2,030 00	31,500
31 "	Phoenix Fire Insurance Company, . . .	4,340 00	
2 "	Connecticut Fire Insurance Co., . . .	200 00	
43 "	First National Bank, Suffield, . . .	5,160 00	4,000
6 "	City National Bank, Hartford, . . .	630 00	
35 "	First National Bank, Springfield, . . .	5,075 00	
50 "	United States Trust Company, . . .	5,250 00	31,500
24 "	State Bank of Hartford, . . .	2,640 00	
100 "	Chicago & Northwestern Railroad Preferred, . . . . .	6,900 00	
100 "	Milwaukee & St. Paul R. R. Pref'd, . . . . .	6,600 00	31,500
100 "	Chicago & Northwestern Railroad Preferred, . . . . .	6,900 00	
100 "	Lake Shore & Michigan So. R. R. Preferred, . . . . .	7,600 00	
100 "	Milwaukee & St. Paul R. R. Pref'd, . . . . .	6,600 00	10,000
100 "	Chicago & Northwestern Railroad Preferred, . . . . .	6,900 00	
40 "	N. Y., N. H. and H. Railroad, . . . . .	5,000 00	
\$4,500	United States 5-20 Bonds, . . . . .	5,220 00	

Amounts carried forward, . . . . \$637,645 00 \$407,931 92



<i>brought forward,</i>	• • •	\$637,645 00	\$407,931 92
Dayton Bond,	• • •	1,000 00	} 2,680 00
of Mt. Pulaski,	• • •	1,000 00	
Keithsburg,	• • •	1,500 00	
romantic Linen Company,	• • •	10,000 00	6,000 00
onal Screw Company,	• • •	8,510 00	} 5,000 00
am Canal Company,	• • •	1,200 00	
, N. H. and H. Railroad,	• • •	625 00	350 00
cky Hill Bonds,	• • •	20,000 00	10,695 13
n Minnesota Railroad Bonds,	• • •	40,000 00	35,000 00
mortgage,	• • •	1,000 00	981 64
Maryland Railroad Bond,	• • •	1,000 00	640 00
ed States Trust Company,	• • •	1,050 00	} 1,800 00
Shore and Michigan So. R. R.,	• • •	1,900 00	
onal Fire Insurance Company,	• • •	600 00	400 00
a Fire Insurance Company,	• • •	625 00	} 5,500 00
County (N. J.) Bond,	• • •	1,000 00	
mortgage,	• • •	4,000 00	
		<hr/>	<hr/>
		\$732,655 00	\$476,978 69

loans:—

onal security,	• • •	\$39,962 89
ets and Property owned by the Company:—		
of agents,	• • •	\$66,214 20
and fixtures,	• • •	14,343 35
otes,	• • •	46,944 00
		<hr/>
		\$127,501 55

# SUMMARY OF ASSETS, DECEMBER 31, 1873.

## *Assets in Possession.*

real estate owned by the Com-		
deducting all liens and incum-		
		\$7,737 55
e of Securities owned by the		
curities,	• • •	\$386,168 75
ity and town secu-		
	• • •	2,652,112 00
	• • •	1,077,934 00
and bonds,	• • •	546,056 00
stocks and bonds,	• • •	34,145 00
ret value of stocks,		
d securities,	• • •	<hr/>
		\$4,696,415 75
<i>carried forward,</i>	• • •	<hr/>
		\$4,696,415 75

<i>Amount brought forward,</i>		\$4,696,415 75
Cash loaned on deeds of trust or mortgages of real estate,	\$6,379,453 05	
Cash loaned on collateral securities,	476,978 69	
Total cash loans, except on policies,	6,856,431 74	
Premium notes or loans, <i>on interest</i> , taken on policies <i>now actually in force</i> , (exclusive of interest),	5,186,672 25	
Cash on hand in the office of the Company,	\$33,727 76	
Deposited to the Company's credit and not drawn against, in various banks,	1,148,888 27	
Total cash,	1,182,116 03	
Total Cash Assets,	\$17,929,373 32	

*Unrealized Assets.*

Gross amount of premiums falling due in 1873 (exclusive of deferred premiums) on policies now actually in force,	\$218,970 71	
Gross amount of deferred premiums (not elsewhere included), on policies now actually in force, being balance of annual premiums, payable in semi-annual, quarterly or other instalments,	234,748 24	
	\$453,718 95	
Amount deducted to reduce the above to the net values charged against the policies,	113,429 73	
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873,	\$340,289 22	
Amount due from other Companies on account of re-insured risks,	53,200 00	
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included,	601,030 31	
Total unrealized Assets,	994,519 53	
Gross present Assets,	\$18,923,892 85	
<i>Amount carried forward,</i>	\$18,923,892 85	

*bought forward*, . . . . \$18,923,892 85

## LIABILITIES.

Losses due and unpaid, . . .	\$22,378 09
Losses and matured endow- ment of adjustment, or adjusted . . . . .	459,626 00
Losses and other policy claims of the Company, . . . . .	76,124 75
Policy claims, . . . . .	\$558,128 84
Unpaid premium reserve, or value of all out- standing policies, and other of the Company per cent.), . . . . .	\$17,363,743 91
Reserve, as above, of re- . . . . .	279,099 20
Insurance reserve, . . . . .	17,084,644 71
Unpaid dividends of surplus, bonuses or other description of policy-holders, . . . . .	239,332 39
Of all other debts and obliga- tions against the Company), absolute , due or to become due, viz.:— \$1004.85; bills unpaid, \$2,996.15, . . . . .	12,001 00
Liabilities, except on Policy Account, . . . . .	17,335,978 10
Unpaid Liabilities of the Company, policy-holders, . . . . .	17,894,106 94
Unpaid regards Policy-holders, . . . . .	\$1,029,785 91
Unadmitted Assets, . . . . .	167,464 44

## POPULAR LIFE INSURANCE COMPANY, NEW YORK.

Incorporated May, 1866. Commenced business June, 1866.]

*President*. *Secretary*, JAMES CRUIKSHANK.  
*Vice-President*. *Actuaries*, { Prof. JOHN PATERSON,  
 { A. J. REID.  
*Principal Office*, Nos. 419 and 421 Broadway.  
*Agent to accept service*, WILLIAM E. SHELDON, Boston.

## DETAILED STATEMENT OF ASSETS.

Securities owned by the Company:—

	Par value.	Market value.
5-20 Bonds, 1862-65, . . . . .	\$100,000 00	\$113,250 00
5-20 Bonds, 1867, . . . . .	10,000 00	11,800 00
5-20 Bonds, 1862, . . . . .	15,000 00	16,950 00
	\$125,000 00	\$142,000 00

## State and County Bonds:—

	Par value.	Market value.
New York State 7 per cent. Bonds, . . . .	\$40,000 00	\$42,800 00
“ “ 7 per cent. Bounty Bonds, . . . .	25,000 00	26,750 00
Washington County (N. Y.) Bonds, . . . .	2,500 00	2,500 00
Salem (Washington County, N. Y.) Bonds, . . . .	5,000 00	5,250 00
	<hr/> \$72,500 00	<hr/> \$77,300 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Mortgages assigned as collateral, . . . .	\$900 00	\$713 00
30 shares United States Publishing Company, . . . .	3,750 00	6,800 00
Assignment of chattel mortgage, . . . .	8,000 00	
United States Publishing Company's Stock, . . . .	36,250 00	29,000 00
	<hr/> \$48,900 00	<hr/> \$36,513 00

## All other Assets and Property owned by the Company:—

	Cash value.
Postage and revenue stamps, . . . . .	\$15 00
Commuted commissions, . . . . .	\$18,217 33
Amount advanced to officers or agents, . . . .	6,959 00
Leases owned by the Company, . . . . .	3,000 00
Agency supplies, stationery, &c., . . . .	7,000 00
Loans on personal security, . . . . .	12,567 33
Furniture, safes and fixtures, . . . . .	11,695 76
	<hr/> \$59,439 42

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

## Market value of securities owned by the Company:—

United States securities, . . . .	\$142,000 00
State and county securities, . . . .	77,300 00
Total market value of bonds and securities, . . . .	<hr/> \$219,300 00
Cash loaned on deeds of trust or mortgages of real estate, . . . .	\$52,550 00
Cash loaned on collat'l securities, . . . .	37,513 03
Total cash loans, except on policies, . . . .	<hr/> 90,063 03
Premium notes or loans, <i>on interest</i> , taken on policies <i>now actually in force</i> (exclusive of interest), . . . . .	88,693 73
Cash on hand in the office of the Company, . . . . .	\$18,937 53
Deposited to the Company credit and not drawn against, in vari- ous banks, . . . . .	47,105 61
Total Cash, . . . . .	<hr/> 66,043 14
<i>Amount carried forward,</i> . . . . .	<hr/> \$464,099 90



rought forward, . . . . .	\$464,099 90	
in possession of the Company, . . . . .	15 00	
Assets, . . . . .	—————	\$464,114 90

*Unrealized Assets.*

premiums falling exclusive of defer- ( ), on policies now force, . . . . .	\$47,965 27	
f deferred premi- ewhere included) w actually in force, of annual premi- in semi-annual, other instalments, . . . . .	67,167 32	
	—————	\$115,132 59
ed to reduce the net values charged olicies, . . . . .	5,756 63	
ferred and out- miums on policies 31, 1873, . . . . .	—————	\$109,375 96
f unpaid interest ed on cash loans s owned by the d not elsewhere . . . . .	\$6,679 91	
f interest accrued otes and loans <i>on</i> <i>force</i> , . . . . .	5,424 62	
for use of Com- ty, or under sub- . . . . .	3,987 71	
ued interest and . . . . .	—————	16,092 24
alized Assets, . . . . .	—————	125,468 20
ent Assets, . . . . .		\$589,583 10

*LIABILITIES.*

h losses and other policy claims e Company, . . . . .	\$8,000 00	
y claims, . . . . .	\$8,000 00	
arried forward, . . . . .	\$8,000 00	\$589,583 10

<i>Amounts brought forward,</i> . . . . .	\$8,000 00	\$589,583 10
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.), . . . . .	\$486,940 76	
Deduct net value, as above, of re-insured risks, . . . . .	4,126 11	
Net re-insurance reserve, . . . . .	482,814 65	
Gross present Liabilities of the Company, as to Policy-holders, . . . . .		490,814 65
Surplus as regards Policy-holders, . . . . .		\$98,768 45
Amount of unadmitted Assets, . . . . .		59,439 42

## ATLANTIC MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated May 3, 1866. Commenced business May 3, 1866.]

ROBERT H. PRUYN, *President.**Secretary,* WALTER BROWN.JAMES HENDRICK, *Vice-President.**Principal Office, Albany, N. Y.**Attorney to accept service, J. C. CLAPP, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, 1865-67, . . . . .	\$65,000 00	\$75,156 25
“ “ 6 per cent. Currency Bonds, . . . . .	110,000 00	125,400 00
	\$175,000 00	\$200,556 25

State, City and Town Stocks and Bonds:—

Dominion of Canada Stock, . . . . .	\$80,292 60	\$88,622 95
Schenectady City Bonds, . . . . .	10,000 00	10,500 00
Saratoga Town Bonds, . . . . .	18,000 00	18,000 00
	\$108,292 60	\$117,122 95

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Albany Gas-Light Co.'s Stock, . . . . .	\$12,000 00	\$20,000 00
Rome, Ogdensburg & Watertown R. R. Stock, . . . . .	2,000 00	
Albany Railway Companies' Stock, . . . . .	6,000 00	
Tenth National Bank of New York Stock, . . . . .	5,000 00	
Albany and Susquehanna R. R. Stock, interest secured by Delaware and Hudson Canal Co., . . . . .	10,000 00	6,000 00
First National Bank Stock (New York), . . . . .	14,000 00	10,000 00
First Nat'l Bank Stock (New Bedford, Mass.), . . . . .	2,400 00	2,000 00
	\$51,400 00	\$38,000 00

Assets and Property owned by the Company:—	
Commissions, . . . . .	\$25,000 00
Stationery, &c., . . . . .	2,000 00
And fixtures, . . . . .	3,000 00
	<hr/>
	\$30,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Assets of Securities owned by the Company:—	
Securities, . . . . .	\$200,556 25
Own securities, . . . . .	117,122 95
Net value of stocks, . . . . .	
And securities, . . . . .	<hr/> \$317,679 20
Deeds of trust or real estate, . . . . .	\$284,150 00
Collateral securities, . . . . .	38,000 00
Loans, except on . . . . .	
. . . . .	<hr/> 322,150 00
For loans, on interest, taken on . . . . .	
Actually in force (exclusive of . . . . .)	
. . . . .	234,694 54
In the office of the . . . . .	
. . . . .	\$300 53
Company's credit . . . . .	
Against, in vari- . . . . .	
. . . . .	163,551 35
. . . . .	<hr/> 163,851 88
Assets, . . . . .	<hr/> \$1,038,375 62

*Unrealized Assets.*

Premiums falling . . . . .	
Exclusive of defer- . . . . .	
), on policies now . . . . .	
Force, . . . . .	\$46,276 80
Of deferred premi- . . . . .	
Nowhere included) . . . . .	
Now actually in force, . . . . .	
Of annual premi- . . . . .	
In semi-annual, . . . . .	
Other instalments, . . . . .	26,276 12
	<hr/>
	\$72,552 92
Added to reduce the . . . . .	
Net values charged . . . . .	
Policies, . . . . .	7,255 29
Deferred and out- . . . . .	
Payments on policies . . . . .	
31, 1873, . . . . .	<hr/> \$65,297 63
Carried forward, . . . . .	<hr/> \$65,297 63
	<hr/> \$1,038,375 62

<i>Amounts brought forward,</i> . . . . .	\$65,297 63	\$1,038,375 62
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included, . . . . .	} 23,269 15	
Actual amount of interest accrued on premium notes and loans <i>on policies now in force</i> , . . . . .		
Total unrealized Assets, . . . . .	_____	88,566 78
Gross present Assets, . . . . .		\$1,126,942 40

## LIABILITIES.

Claims for death losses and matured endow- ments, in process of adjustment, or adjusted and not due, . . . . .	\$17,500 00	
Claims for death losses and other policy claims resisted by the Company, . . . . .	10,000 00	
Total policy claims, . . . . .	\$27,500 00	
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.), . . . . .	\$1,019,320 64	
Deduct net value, as above, of re- insured risks, . . . . .	1,659 21	
Net re-insurance reserve, . . . . .	1,017,661 43	
Gross present Liabilities of the Company, as to Policy-holders, . . . . .	_____	1,045,161 43
Surplus as regards Policy-holders, . . . . .		\$81,780 97
Amount of unadmitted Assets, . . . . .		30,000 00

## BROOKLYN LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated July, 1864. Commenced business July, 1864.]

CHRISTIAN W. BOUCK, *President.* Secretary, WILLIAM M. COLE.WM. H. WALLACE, *Vice-President.* Consulting Actuary, D. P. FACKLER.*Principal Office, Nos. 320 and 322 Broadway, New York.**Attorney to accept service, JOSEPH SHERMAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . . . .	\$112,000 00	\$130,480 00
" " 5-20 Bonds of 1867, . . . . .	13,000 00	14,950 00
	_____	_____
	\$125,000 00	\$145,430 00



## Stocks and Bonds:—

	Par value.	Market value.
Stock, . . . . .	\$40,000 00	\$15,933 47
Bonds, . . . . .	50,000 00	14,100 00
Cent. Water Bonds, . . . . .	90,000 00	90,900 00
per cent. Bonds, . . . . .	22,000 00	22,220 00
	<hr/> \$202,000 00	<hr/> \$143,153 47

## as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
0 Bonds, . . . . .	\$24,380 00	\$21,200 00
Fire Insurance Co., . . . . .	1,900 00	1,500 00
oods Bank, . . . . .	2,000 00	3,000 00
ork State Loan and Trust Co., . . . . .	1,500 00	
onds, . . . . .	3,300 00	2,500 00
of North America,* . . . . .	800 00	1,000 00
er Fire Insurance Co., . . . . .	1,500 00	1,500 00
as collateral, . . . . .	-	18,030 29
		<hr/> \$48,730 29

## ts and Property owned by the Company:—

missions, . . . . .	\$25,000 00
and fixtures, . . . . .	5,000 00
, . . . . .	10,100 00
	<hr/> \$40,100 00

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

## of Securities owned by the Co.:

curities, . . . . .	\$145,430 00
curities, . . . . .	143,153 47
et value of stocks,	
l securities, . . . . .	<hr/> \$288,583 47
deeds of trust or	
real estate, . . . . .	\$1,080,829 75
collat'l securities, . . . . .	48,730 29
loans, except on	
. . . . .	1,129,560 04
or loans on interest, taken on	
actually in force (exclusive of	
. . . . .	467,557 87
in the office of the	
. . . . .	\$12,921 12
ried forward, . . . . .	<hr/> \$12,921 12
	<hr/> \$1,885,701 38

\* This loan has been called in since rendering return.

<i>Amounts brought forward,</i>	\$12,921 12	\$1,885,701 38
Deposited to the Company's credit and not drawn against, in the bank, . . . . .	62,079 78	
Total cash, . . . . .	<u>                    </u>	75,000 90
Total Cash Assets, . . . . .	<u>                    </u>	\$1,960,702 38

*Unrealized Assets.*

Gross amount of premiums falling due in 1873 (exclusive of deferred premiums), on policies now actually in force, . . . . .	\$10,776 42	
Gross amount of deferred premi- ums (not elsewhere included), on policies now actually in force, being balance of annual premi- ums, payable in semi-annual, quarterly or other instalments,	67,446 74	
	<u>                    </u>	\$78,223 16
Amount deducted to reduce the above to the net values charged against the policies, . . . . .	\$8,658 34	
Net amount deferred and out- standing premiums on policies in force Dec. 31, 1873, . . . . .	<u>                    </u>	\$69,564 82
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included, . . . . .	\$28,022 18	
Actual amount of interest accrued on premium notes and loans on <i>policies now in force</i> , . . . . .	17,649 56	
Total accrued interest, . . . . .	<u>                    </u>	45,671 74
Total unrealized Assets, . . . . .	<u>                    </u>	115,236 56
Gross present Assets, . . . . .		<u>                    </u> \$2,075,938 84

## LIABILITIES.

Claims for death losses due and unpaid, . . . . .	\$17,800 00
Claims for death losses and other policy claims resisted by the Company, . . . . .	11,400 00
Total policy claims, . . . . .	<u>                    </u> \$29,200 00
Computed premium reserve, or net present value of all outstanding policies, and other obligations	

*Amount carried forward,* . . . . .                      \$2,075,938 84

Brought forward, . . . . .	\$2,075,938 84
Company (Actuaries' 4	
. . . . . \$1,999,416 37	
Due, as above, of re-	
. . . . . 4,071 62	
Insurance reserve, . . . . .	\$1,995,344 75
of all other debts and obliga-	
d against the Company), abso-	
lutent, due or to become due,	
under values accrued but not due,	
Premiums paid in advance, \$500, . . . . .	4,327 00
Liabilities, except on Policy account, \$1,999,671 75	
Present Liabilities of the Company,	
Policy-holders, . . . . .	2,028,871 75
regards Policy-holders, . . . . .	\$47,067 09
Admitted Assets, . . . . .	40,100 00

**OAK LIFE INSURANCE COMPANY, HARTFORD.  
CONN.**

**incorporated May, 1850. Commenced business October, 1850.]**

W. L. KLEY, *President.*                      *Secretary,* HALSEY STEVENS.

**WHITE, Vice-President.**      **Actuary, LEVI W. MEECH.**

*Principal Office, Hartford, Conn.*

ney to accept service, **HENRY M. PALMER, Boston.**

### DETAILED STATEMENT OF ASSETS.

### and Town Bonds:—

	Par value.	Market value.
(mn.) Town Bonds, . . . .	\$5,500 00	\$5,500 00
(n.) Town Bonds, . . . .	37,000 00	37,000 00
(.) Town Bonds, . . . .	2,000 00	2,000 00
Town Bonds, . . . .	5,000 00	5,000 00
y (Iowa) Judgment Bonds, . . . .	31,500 00	31,500 00
a) Judgment Bonds, . . . .	3,000 00	3,000 00
ounty (Neb.) School Bonds, . . . .	15,000 00	15,000 00
ty (Ill.) Bonds, . . . .	30,000 00	30,000 00
ty (Ill.) Bonds, . . . .	7,000 00	7,000 00
onds, . . . .	10,100 00	10,100 00
(Ill.) Bonds, . . . .	10,000 00	6,000 00
City (Kansas) Bonds, . . . .	1,000 00	750 00
onds, . . . .	10,000 00	7,500 00
	<hr/>	<hr/>
	\$167,100 00	\$160,350 00

## National Bank Stocks :—

	Par value.	Market value.
25 shares Hartford National Bank, . . .	\$2,500 00	\$3,925 00
25 " Phoenix National Bank, . . .	2,500 00	3,925 00
100 " Conn. River Banking Co., . . .	5,000 00	5,700 00
25 " Farmers' and Mechanics' Nat'l Bank,	2,500 00	3,175 00
25 " City National Bank, . . .	2,500 00	2,550 00
750 " American National Bank, . . .	37,500 00	43,500 00
25 " Charter Oak National Bank, . . .	2,500 00	3,150 00
25 " Aetna National Bank, . . .	2,500 00	3,025 00
125 " Hartford Trust Co., . . .	12,500 00	12,625 00
50 " United States Trust Co., . . .	5,000 00	5,250 00
50 " Merchants' National Bank, St. Louis,	1,750 00	1,750 00
	<hr/>	<hr/>
	\$76,750 00	\$88,575 00

## Railroad Bonds :—

Connecticut Western Railroad Bonds, . . .	\$1,000 00	\$800 00
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## Other Corporate Bonds :—

St. Charles Bridge Company Bonds, . . .	\$20,000 00	\$21,000 00
Des Moines (Iowa) Gas Company Bonds, . . .	50,000 00	55,000 00
	<hr/>	<hr/>
	\$70,000 00	\$76,000 00

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Connecticut Valley R. R. Convertible Bonds, .	\$1,187,500 00	\$1,094,681 00
Connecticut Western Railroad Bonds, . . .	19,200 00	18,450 00
378 shares Adams' Express Company, . . .	33,776 00	33,000 00
487 " Hartford City Gas-Light Company, . . .	16,519 00	15,500 00
700 " Willimantic Linen Company, . . .	35,000 00	21,042 79
100 " Merchants' Loan and Trust Com- pany, Patterson, N. J., . . .	10,000 00	7,500 00
151 " Aetna Fire Insurance Company, . . .	24,462 00	16,639 40
30 First Mort. Bonds New River Land and Water Power Company, . . .	30,000 00	24,000 00
100 First Mort. Bonds Paris and Danville R. R.,	75,000 00	50,000 00
Mortgage Notes, security for temporary loan, .	55,114 68	54,500 00
77 shares Mercantile National Bank, Hartford,	8,240 00	10,000 00
25 " Phoenix National Bank, Hartford, . . .	3,925 00	
30 " First National Bank, Hartford, . . .	4,200 00	3,500 00
30 " Saving, Loan and Trust Co., Chicago,	3,300 00	3,000 00
10 " Travelers' Insurance Company, . . .	1,400 00	1,000 00
11 " Orient Fire Insurance Company, . . .	1,200 00	1,000 00
4 " Central Nat'l Bank, Middletown, Ct., . . .	500 00	300 00
50 " Atlas Fire Insurance Co., Hartford,	5,000 00	2,500 00

---

\$1,514,336 68 \$1,356,613 19



## Assets and Property owned by the Company:—

Contract, . . . . .	\$5,000 00
of agents, . . . . .	22,173 17
onal security, . . . . .	218,831 03
	<hr/>
	\$246,004 20

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

real estate owned by the Com-  
deducting all liens and incum-

. . . . . \$1,087,380 54

ue of Securities owned by the  
:—

nd town securities, \$160,350 00

. . . . . 88,575 00

s, . . . . . 800 00

ce bonds, . . . . . 76,000 00

ket value of stocks,  
nd securities, . . . . . 325,725 00

n deeds of trust or

f real estate, . . . \$4,670,787 31

n collat'l securities, 1,356,613 19

h loans, except on  
. . . . . 6,027,400 50

s or loans, *on interest*, taken on

*actually in force* (exclusive of  
. . . . . 3,285,767 22

in the office of the  
. . . . . \$28,984 73

ne Company's credit

awn against, in the  
. . . . . 373,498 63

a, . . . . . 402,483 36

h Assets, . . . . . \$11,128,756 62

*Unrealized Assets.*

of premiums falling  
(exclusive of defer-

ns), on policies now  
force, . . . . . \$43,725 60

t of deferred premi-  
sewhere included),

ow actually in force,

ce of annual premi-

le in semi-annual,

r other instalments, 141,584 94

*carried forward*, . \$185,310 54 

---

 \$11,128,756 62

<i>Amounts brought forward,</i>	\$185,310 54	\$11,128,756 62
Amount deducted to reduce the above to the net values charged against the policies,	18,531 05	
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873,	_____	\$166,779 49
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included,	\$290,969 00	
Actual amount of interest accrued on premium notes and loans on policies now in force,	15,000 00	
Rents accrued for use of Company's property, or under sub-lease,	3,250 00	
Total accrued interest and rents,	_____	309,219 00
Total unrealized Assets,		<u>475,998 49</u>
Gross present Assets,		\$11,604,755 11

## LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due,	\$216,555 00
Claims for death losses and other policy claims resisted by the Company,	<u>59,000 00</u>
Total policy claims,	\$275,555 00
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries 4 per cent.), including special liability on account of deposit policies,	11,296,382 55
Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders,	<u>9,475 00</u>
Total Liabilities, except on Policy Account,	11,305,857 55
Gross present Liabilities of the Company, as to Policy-holders,	_____
	<u>11,581,412 55</u>
Surplus as regards Policy-holders,	\$23,342 56
Amount of unadmitted Assets,	246,004 20

## CUT GENERAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

Incorporated June, 1865. Commenced business October, 1865.]

PARSONS, *President.* Secretary, THOMAS W. RUSSELL.*Actuary, SHEPPARD HOMANS.**Principal Office at Hartford.**Attorney to accept service, EDWIN RAY, Boston.*

## DETAILED STATEMENT OF ASSETS.

ates Securities owned by the Company:—

	Par value.	Market value.
s 5-20 Registered Bonds, . . .	\$80,000 00	\$92,000 00
nty and City Bonds:—		
State Bonds, . . . . .	\$30,000 00	\$30,000 00
y Bonds, . . . . .	5,000 00	5,000 00
y Bonds, . . . . .	2,000 00	2,000 00
Bonds, . . . . .	10,000 00	10,000 00
y Bonds, . . . . .	10,000 00	10,000 00
Bonds, . . . . .	11,000 00	9,680 00
	<hr/> \$68,000 00	<hr/> \$66,680 00

Bank Stocks:—

hoe and Leather Bank, New York, . . .	\$3,300 00	\$4,455 00
Merchants' Exchange B'k, New York, . .	2,500 00	2,300 00
Fourth National Bank, New York, . . .	5,000 00	4,950 00
ontinental Nat'l Bank, New York, . . .	5,000 00	3,750 00
merican National Bank, Hartford, . . .	5,000 00	6,000 00
harter Oak Nat'l Bank, Hartford, . . .	5,200 00	6,656 00
hoenix National Bank, Hartford, . . .	7,000 00	10,780 00
Hartford National Bank, Hartford, . . .	5,000 00	7,700 00
irst National Bank, Hartford, . . .	1,400 00	1,918 00
Etna National Bank, Hartford, . . .	900 00	1,098 00
	<hr/> \$40,300 00	<hr/> \$49,607 00

Stocks and Bonds:—

f. Y., N. H. and H. Railroad Co., . . .	\$12,500 00	\$15,625 00
nd Indianapolis R. R. Bonds, . . .	6,500 00	5,850 00
and Michigan So. R. R. Bonds, . . .	5,500 00	5,225 00
	<hr/> \$24,500 00	<hr/> \$26,700 00

held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Hartford Carpet Company, . . .	\$4,180 00	\$3,300 00
Greenwood Company, . . .	3,300 00	
rient Fire Insurance Company, . . .	679 00	1,400 00
Bond, . . . . .	1,000 00	
Travelers' Insurance Company, . . .	1,450 00	6,000 00
National Fire Insurance Company, . . .	5,390 00	
s carried forward, . . . . .	<hr/> \$15,999 00	<hr/> \$10,700 00

<i>Amounts brought forward,</i>		\$15,999 00	\$10,700 00
20 shares N. Y., N. H. and H. Railroad, . . .		2,500 00	1,200 00
39 " " " " " " . . .		4,875 00	7,450 00
40 " First National Bank, Hartford, . . .		5,480 00	
5 " National Fire Insurance Company, . . .		490 00	
First Mortgage Bond, . . . . .		1,000 00	1,000 00
" " " " " " . . . . .		8,000 00	4,500 00
7 shares Orient Fire Insurance Company, . . .		679 00	650 00
7 " Excelsior Power Company, . . . . .		700 00	345 40
100 " Weed Sewing Machine Company, . . . . .		3,750 00	2,000 00
17 " Rock Island Railroad Company, . . . . .		1,751 00	1,800 00
United States Bond, . . . . .		100 00	
51 shares Pratt Whitney Manuf. Company, . . .		5,100 00	3,500 00
10 " National Fire Insurance Company, . . .		980 00	1,500 00
100 " Thompsonville Trust Company, . . . . .		2,500 00	
2 Hartford Capitol Bonds, . . . . .		2,000 00	1,500 00
50 shares United States Express Company, . . .		3,500 00	4,100 00
9 " Ætna Fire Insurance Company, . . . . .		1,440 00	
Hartford, Providence and Fishkill R. R. Bond, . . .		950 00	
		<u>\$61,794 00</u>	<u>\$40,645 40</u>

All other Assets and Property owned by the Company :—

Cash in hands of agents, . . . . .	\$5,044 98
Loans on personal security, . . . . .	3,878 20
Furniture, safes and fixtures, . . . . .	1,000 00
Stockholders' notes, . . . . .	250,000 00
	<u>\$259,923 18</u>

SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Cash value of real estate owned by the Company, after deducting all liens and incumbrances, . . . . .	\$32,500 00
Market value of Securities owned by the Company :—	
United States securities, . . . . .	\$92,000 00
State, county and city bonds, . . . . .	66,680 00
Bank stocks, . . . . .	49,607 00
Railroad stocks and bonds, . . . . .	26,700 00
Total market value of stocks, bonds and securities, . . . . .	<u>234,987 00</u>
Cash loaned on deeds of trust or mortgages of real estate, . . . . .	\$482,308 26
Cash loaned on collat'l securities, . . . . .	40,645 45
Total cash loans, except on policies, . . . . .	<u>522,953 71</u>
<i>Amount carried forward,</i> . . . . .	<u>\$790,440 71</u>



brought forward, . . . . .	\$790,440 71
or loans, on interest, taken on	
actually in force (exclusive of	
. . . . .	149,952 67
in the office of the	
. . . . .	\$2,695 16
the Company's credit	
own against, in the	
. . . . .	45,676 18
. . . . .	48,371 34
Assets, . . . . .	<u>\$988,764 72</u>

*Unrealized Assets.*

of premiums falling	
exclusive of defer-	
ences, on policies now	
in force, . . . . .	\$16,086 06
of deferred premi-	
ums elsewhere included),	
now actually in force,	
of annual premi-	
ums in semi-annual,	
other instalments, . . . . .	23,398 82
	<u>\$39,484 88</u>
intended to reduce the	
net values charged	
on policies, . . . . .	4,935 61
deferred and out-	
standing premiums on policies	
on 31, 1873, . . . . .	<u>\$34,549 27</u>
from other companies on account	
of risks, . . . . .	5,000 00
of unpaid interest due or accrued,	
on bonds and on bonds owned by the	
company and not elsewhere included, . . . . .	19,008 69
Realized Assets, . . . . .	<u>58,557 96</u>
Net Assets, . . . . .	<u>\$1,047,322 68</u>

*LIABILITIES.*

with losses and matured endow-	
ments, process of adjustment, or adjusted	
. . . . .	\$36,500 00
policy claims, . . . . .	<u>\$36,500 00</u>
Carried forward, . . . . .	<u>\$36,500 00</u>
	\$1,047,322 68

<i>Amounts brought forward,</i>	\$36,500 00	\$1,947,322 00
Computed premium reserve, or net present value of all out- standing policies, and other obligations of the Company (Actuaries' 4 per cent.),	\$787,034 98	
Deduct net value, as above, of re- insured risks,	14,142 11	
Net re-insurance reserve,	772,892 87	
Gross present Liabilities of the Company, as to Policy-holders,		809,392 87
Surplus as regards Policy-holders,		\$237,929 87
Amount of unadmitted Assets,		259,923 11

### CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated July 15, 1846. Commenced business December 15, 1846.]

JAMES GOODWIN, *President.* Secretary, JACOB L. GREENE

*Vice-Presidents,* ZEPHANIAH PRESTON, E. B. WATKINSON.

*Principal office at Hartford.*

*Attorney to accept service,* EDWIN RAY, Boston.

#### DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881,	\$400,000 00	1,277,777 77
" " 6 per cent. Bonds of 1881,	700,000 00	
" " 6 per cent. Currency Bonds,	500,000 00	
	\$1,600,000 00	\$1,847,777 77

#### State and City Bonds:—

State of Connecticut Bonds,	\$600,000 00	\$630,000 00
of Tennessee Bonds,	20,000 00	16,000 00
City of Toledo (Ohio) Bonds,	20,000 00	19,000 00
of Terre Haute (Ind.) Bonds,	29,000 00	25,085 00
of Fort Wayne (Ind.) Bonds,	100,000 00	75,000 00
of Jackson (Mich.) Bonds,	110,000 00	99,000 00
of Evansville (Ind.) Bonds,	63,000 00	52,510 00
of Evansville (Ind.) Bonds,	2,000 00	
of Evansville (Ind.) Water Bonds,	300,000 00	255,000 00
of Louisville (Ky.) Sewerage Bonds,	200,000 00	182,500 00
of Louisville (Ky.) Change of Gauge B'ds,	100,000 00	92,500 00
of Quincy, (Ill.) Bonds,	250,000 00	187,500 00
of Quincy (Ill.) Debt Funding Bonds,	16,000 00	13,600 00
of Milwaukee (Wis.) Bonds,	150,000 00	150,000 00
of Milwaukee (Wis.) Water Bonds,	500,000 00	475,000 00
of Kansas City (Mo.) Bonds,	150,000 00	135,000 00
	\$2,610,000 00	\$2,407,695 00

OF OTHER STATES.

Stocks:—

	Par value.	Market value.
National Bank, Hartford, .	\$13,000 00	\$17,680 00
National Bank, Hartford, .	10,000 00	10,500 00
National Bank, Hartford, .	2,500 00	3,025 00
First National Bank, Hartford, .	1,500 00	2,250 00
First Oak Nat'l Bank, Hartford, .	1,000 00	1,250 00
National Bank, Hartford, .	1,000 00	1,050 00
National Bank, New York, .	20,000 00	22,000 00
Trust and Safe Deposit Co., .	30,000 00	30,900 00
	<u>\$79,000 00</u>	<u>\$88,655 00</u>

8

rd and N. H. Railroad, . . .	\$21,000 00	\$25,830 00
eticut River Railroad, . . .	5,000 00	6,500 00
	<u>\$26,000 00</u>	<u>\$32,330 00</u>

## as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Water Bonds, . . . . .	\$3,000 00	\$2,600 00
tsburg Railroad Bonds, . . . . .	9,700 00	
er cent. Bonds of 1881, . . . . .	2,322 00	11,000 00
Bonds, . . . . .	2,322 00	
s, . . . . .	8,000 00	
s Railroad Bonds, . . . . .	5,000 00	14,000 00
Bonds, . . . . .	580 00	
gomery Railroad Bonds, . . . . .	1,300 00	
ational Bank, Hartford, . . . . .	3,536 00	
Bond of 1865, . . . . .	1,116 00	1,000 00
Bond of 1867, . . . . .	1,116 00	
ational Bank, Hartford, . . . . .	27,200 00	20,000 00
ore and Mich. So. R. R., . . . . .	5,800 00	
" " " " Scrip, . . . . .	2,400 00	10,000 00
ed & New Haven R. R. Stock, . . . . .	5,904 00	
at'l Bank Stock, Hartford, . . . . .	13,600 00	10,000 00
Fire Ins. Co., Hartford, . . . . .	17,000 00	10,000 00
" " " " . . . . .	6,800 00	4,000 00
National Bank, New York, . . . . .	1,100 00	
al Trust Co., New York, . . . . .	500 00	
o & North-Western R. R., . . . . .	1,400 00	
entral Railroad, . . . . .	1,600 00	8,500 00
an Central Railroad, . . . . .	1,001 00	
ational Bank, Hartford, . . . . .	1,360 00	
nd, . . . . .	1,000 00	
o and Alton Railroad, . . . . .	1,600 00	
al Exchange Bank, Hartford, . . . . .	7,740 00	5,300 00
Trust and Safe Deposit Co., . . . . .	10,300 00	6,500 00
<b>ied forward, . . . . .</b>	<b>\$144,297 00</b>	<b>\$102,900 00</b>





Summary of Assets, December 31, 1873.

### Assets in Possession.

estate owned by the Com-

cting all liens and incum-

\$1,347,227 83

Securities owned by the

ties, . \$1,847,777 77

ities, . . . 2,407,695 00

88,655 00

• • • 32,330 00

value of stocks,

curities, . . . ————— 4,376,457 77

eds of trust or

l estate, . \$21,178,605 33

lat'l securities,	303,472	61
-------------------	---------	----

ns, except on

21,482,077 94

loans *on interest*, taken on

ually in force (exclusive of

. . . . . 7,959,611 62

e office of the

• • • \$11,179 62

company's credit

inst, in various

1,294,301 34

• • • ————— 1,305,480 96

sets, . . . . . ————— 36,470,856 12

*Unrealized Assets.*

premiums falling

clusive of defer-

n policies now

• • • \$14,955 42

ferred premi-

were included).

actually in force.

annual premi-

semi-annual.

er instalments, 46,348 04

\$61,303 46

to reduce the

values charged

ies, . . . . 20,434 48

urred and out-

ms on policies

1873,	.	.	————	40,868 98
-------	---	---	------	-----------

ed forward, . . . . .	\$40,868 98 36,470,856 12
-----------------------	---------------------------

<i>Amounts brought forward;</i>		\$40,868 98 36,470,856 13
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included,	\$827,741 85	
Actual amount of interest accrued on premium notes and loans on policies now in force,	278,586 40	
Rents accrued for use of Company's property, or under sub-lease,	2,403 67	
Total accrued interest and rents,	1,108,731 92	
Total unrealized Assets,		1,149,600 90
Gross present Assets,		\$37,620,457 00

## LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due,	\$953,625 00	
Claims for death losses and other policy claims resisted by the Company,	133,383 00	
Total policy claims,	\$1,087,008 00	
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.),	32,396,361 88	
Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders,	61,076 78	
Total Liabilities, except on Policy account,	32,457,438 66	
Gross present Liabilities of the Company, as to Policy-holders,		33,544,446 60
Surplus as regards Policy-holders,	\$4,076,010 30	
Amount of unadmitted Assets,		59,667 00

## LIFE INSURANCE COMPANY, HARTFORD, CT.

Incorporated July, 1862. Commenced business July, 1864.]

President. Secretary, ROBERT E. BEECHER.

Actuary, HORACE R. MORLEY.

Principal Office at Hartford, Conn.

Agent to accept service, JOHN O. PIERSON, Boston.

## DETAILED STATEMENT OF ASSETS.

Securities owned by the Company:—

	Par value.	Market value.
20 Registered Bonds, . . .	\$100,000 00	\$119,000 00
20 Coupon Bonds, . . .	10,000 00	11,900 00
per cent. Coupon Bonds of 1881,	1,000 00	1,200 00
	<hr/>	<hr/>
	\$111,000 00	\$132,100 00

City Bonds:—

Bonds, . . . . .	\$11,500 00	\$11,270 00
City (Ill.) Bonds, . . . . .	10,000 00	10,000 00
County Bonds, . . . . .	10,000 00	8,000 00
City (Ind.) Bonds, . . . . .	10,000 00	7,950 00
Bonds, . . . . .	10,000 00	7,400 00
City Bonds, . . . . .	10,000 00	8,500 00
City Bonds, . . . . .	10,000 00	8,750 00
City Bonds, . . . . .	10,000 00	7,575 00
Water Bonds, . . . . .	7,400 00	6,772 50
	<hr/>	<hr/>
	\$88,900 00	\$76,217 50

Stocks:—

First Oak Nat'l Bank, Hartford, .	\$10,000 00	\$13,000 00
American Nat'l Bank, Hartford, .	20,000 00	24,500 00
Hartford Trust Company, Hartford, .	1,200 00	1,320 00
Hartford National Bank, Hartford, .	10,000 00	15,700 00
Six National Bank, Hartford, .	12,800 00	20,066 00
Britain National Bank, . . . . .	5,000 00	6,500 00
National Bank, . . . . .	9,400 00	11,750 00
Mechanics' and Mechanics' Nat'l Bank, .	40,500 00	53,865 00
Orange National Bank, . . . . .	10,000 00	12,500 00
National Bank, . . . . .	6,400 00	8,960 00
Connecticut Trust Company, . . . . .	7,500 00	7,875 00
	<hr/>	<hr/>
	\$132,800 00	\$176,036 00

Bonds and Bonds:—

Cincinnati Railroad Bonds, . . .	\$10,000 00	\$8,725 00
Hartford and New Haven Railroad, .	3,800 00	4,706 00
	<hr/>	<hr/>
	\$13,800 00	\$13,431 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
10 shares Fourth National Bank, . . .	\$1,070 00	\$1,000 00
25 " Hartford Carpet Company, . . .	5,650 00	5,000 00
8 " Aetna Life Insurance Co., . . .	2,400 00	2,000 00
400 " Willimantic Linen Co., . . .	20,000 00	7,500 00
150 " Weed Sewing Machine Co., . . .	5,250 00	5,000 00
50 " Union Manufacturing Co., . . .	5,000 00	
30 " Orient Fire Insurance Co., . . .	3,000 00	1,500 00
27 " Travelers' Insurance Co., . . .	3,780 00	2,500 00
5 " National Screw Co., . . .	950 00	
50 " Phoenix Fire Insurance Co., . . .	7,000 00	6,000 00
Galena and Chicago Union R. R. Bond, . . .	1,000 00	
200 shares Utica Cement Co., . . .	20,000 00	10,000 00
59 " Steam Boiler Insurance Co., . . .	4,130 00	1,750 00
25 " Phoenix National Bank, New York, . . .	2,500 00	3,700 00
10 " Nat'l Bank of Commerce, New York, . . .	1,000 00	
5 " Fourth Nat'l Bank, New York, . . .	535 00	
156 " Adams Nickel Plating Co., . . .	3,900 00	
4 " Aetna Fire Insurance Co., . . .	700 00	400 00
13 Middletown, Unionville and Water Gap R. R. Bonds, . . .	14,000 00	10,000 00
280 shares Adams Nickel Plating Co., . . .	7,000 00	2,500 00
41 " Steam Boiler Co., . . .	2,870 00	1,300 00
120 " Adams Nickel Plating Co., . . .	3,000 00	1,500 00
Mortgage notes assigned, . . .	7,000 00	7,000 00
Coupon mortgage bond, . . .	1,000 00	350 00
	<hr/> \$122,735 00	<hr/> \$69,000 00

## All other Assets and Property owned by the Company:—

Loan on personal security, . . .	\$3,500 00
Furniture, safes and fixtures, . . .	4,036 95
Stockholders' notes, . . .	180,000 00
	<hr/> \$187,536 95

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

## Market value of Securities owned by the Company:—

United States securities, . . .	\$132,100 00
County and city securities, . . .	76,217 50
Bank stocks, . . .	176,036 00
Railroad stocks and bonds, . . .	13,431 00
Total market value of stocks, bonds and securities, . . .	<hr/> \$397,784 50
Amount carried forward, . . .	<hr/> \$397,784 50



ight forward, . . . . .	\$397,784 50	
deeds of trust or		
real estate, . . . . .	\$456,840 40	
collat'l securities, . . . . .	69,000 00	
loans, except on		
. . . . .	525,840 40	
or loans, on interest, taken on		
actually in force (exclusive of		
. . . . .	1,161,347 54	
the office of the		
. . . . .	\$19,337 05	
Company's credit		
n against, in the		
. . . . .	202,346 52	
. . . . .	221,688 57	
Assets, . . . . .	<u>\$2,306,656 01</u>	

*Unrealized Assets.*

premiums falling		
xclusive of defer-		
), on policies now		
ce, . . . . .	\$274,097 32	
f deferred premi-		
where included),		
v actually in force,		
of annual premi-		
in semi-annual,		
other instalments, . . . . .	67,644 36	
	<u>\$341,741 68</u>	
ed to reduce the		
et values charged		
licies, . . . . .	34,174 16	
ferred and out-		
miums on policies		
31, 1873, . . . . .	<u>\$307,567 52</u>	
of unpaid interest		
ed on cash loans		
s owned by the		
d not elsewhere		
. . . . .	\$20,188 99	
of interest accrued		
otes and loans on		
n force, . . . . .	3,451 05	
ed interest, . . . . .	<u>23,640 04</u>	
alized Assets, . . . . .	<u>331,207 56</u>	
ut Assets, . . . . .	<u>\$2,637,863 57</u>	
ried forward, . . . . .	<u>\$2,637,863 57</u>	

*Amount brought forward,* . . . . . \$2,637,863 51

# LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due, . . . . .	\$32,861 27	
Total policy claims, . . . . .	\$32,861 27	
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.), . . . . .	\$2,569,474 98	
Deduct net value, as above, of re-insured risks, . . . . .	5,995 19	
Net re-insurance reserve, . . . . .	\$2,563,479 79	
Gross present Liabilities of the Company, as to Policy-holders, . . . . .		2,596,341 06
Surplus as regards Policy-holders, . . . . .	\$41,522 51	
Amount of unadmitted Assets, . . . . .		187,536 93

## CONTINENTAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated March 13, 1866. Commenced business May 10, 1866.]

L. W. FROST, *President.* Secretary, J. P. ROGERS

M. B. WYNKOOP, *Vice-President.* Actuary, SETH C. CHANDLER, Jr.

*Principal Office, Nos. 22, 24 & 26 Nassau Street, New York.*

*Attorney to accept service, FRANK BARNARD, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Coupon Bonds, 1868, . . . . .	\$60,000 00	\$71,550 00
" " 6 per cent. Coupon Bonds, 1881, . . . . .	40,000 00	48,400 00
" " 5-20 Coupon Bonds, 1867, . . . . .	100,000 00	119,375 00
" " 5-20 Coupon Bonds, 1865, . . . . .	100,000 00	115,500 00
" " 5-20 Registered Bonds, 1865, . . . . .	81,500 00	93,113 75
" " 5-20 Coupon Bonds, 1865, . . . . .	50,000 00	57,750 00
" " 5-20 Coupon Bonds, 1864, . . . . .	50,000 00	57,437 50
	\$481,500 00	\$563,126 25

City Bonds:—

Yonkers City Bonds, . . . . .	\$10,000 00	\$10,000 00
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## Held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
5 per cent. Bonds, 1881, . . .	\$60,500 00	\$47,000 00
5-20 Bonds, 1867, . . .	51,331 25	41,275 00
5 per cent. Bonds, 1881, . . .	59,960 00	51,803 00
5-20 Bonds, 1865, . . .		
	<hr/>	<hr/>
	\$171,791 25	\$140,078 00

## Assets and Property owned by the Company:—

Commissions, . . . . .	\$406,101 68
Salaries of agents, . . . . .	75,789 19
Expenses, stationery, &c., . . . .	7,500 00
Furniture and fixtures, . . . . .	33,180 47
	<hr/>
	\$522,571 34

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Real estate owned by the Com-  
deducting all liens and incum-

. . . . . \$810,000 00

Value of Securities owned by the

Securities, . . . . \$563,126 25

. . . . . 10,000 00

Market value of bonds

Securities, . . . . . 573,126 25

on deeds of trust or

of real estate, . . \$1,200,880 61

on collat'l securities, 140,078 00

on loans, except on

. . . . . 1,340,958 61

on loans *on interest*, taken on

*actually in force* (exclusive of

. . . . . 2,242,157 30

in the office of the

. . . . . \$1,983 46

the Company's credit

drawn against in the

. . . . . 402,630 73

. . . . . 404,614 19

Assets, . . . . . \$5,370,856 35

*Unrealized Assets.*

of premiums falling

(exclusive of defer-

als), on policies now

in force, . . . . \$310,240 36

carried forward, . \$310,240 36

---

\$5,370,856 35

<i>Amounts brought forward,</i>	. \$310,240 36	\$5,370,856 3
Gross amount of deferred premiums (not elsewhere included), on policies now actually in force, being balance of annual premiums, payable in semi-annual, quarterly, or other instalments,	788,181 28	
	<u>\$1,098,421 64</u>	
Amount deducted to reduce the above to the net values charged against the policies,	109,842 16	
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873,	<u>\$988,579 48</u>	
Amount due from other companies on account of re-insured risks,	10,000 00	
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included,	\$33,216 12	
Actual amount of interest accrued on premium notes and loans on policies now in force,	54,345 60	
Rents accrued for use of Company's property, or under sub-lease,	6,538 88	
Total accrued interest and rents,	<u>94,100 60</u>	
Total unrealized Assets,	<u>1,092,680 0</u>	
Gross present Assets,		\$6,463,536 4

## LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due,	\$148,214 00	
Claims for death losses and other policy claims resisted by the Company,	13,000 00	
Total policy claims,	<u>\$161,214 00</u>	
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.),	5,978,665 34	
Deduct net value, as above, of re-insured risks,	4,636 87	
Net re-insurance reserve,	<u>\$5,974,028 47</u>	
<i>Amounts carried forward,</i>	\$5,974,028 47	\$6,463,536 4



Brought forward, . . . . .	\$5,974,028 47	\$6,463,536 43
Of all other debts and obligations (against the Company), absolute due or to become due, viz.:—		
in advance, \$2,640; miscella-		
. . . . .	7,640 00	
ties, except on Policy account, \$5,981,668 47		
at Liabilities of the Company,		
Policy-holders, . . . . .	6,142,882 47	
regards Policy-holders, . . . . .	\$320,653 96	
mitted Assets, . . . . .	522,571 34	

# LIFE ASSURANCE SOCIETY OF THE UNITED STATES, NEW YORK.

Incorporated July 25, 1859. Commenced business July 28, 1859.]

Alexander, President. Secretary, SAMUEL BORROWE.

Vice-President. Actuary, GEO. W. PHILLIPS.

Principal Office, New York.

Agent to accept service, HENRY T. BLODGET, Boston.

## DETAILED STATEMENT OF ASSETS.

Securities owned by the Company:—

	Par value.	Market value.
Five per cent. Bonds, 1881, . . . . .	\$60,000 00	\$70,125 00
20 Bonds, . . . . .	460,150 00	535,070 50
	<u>\$520,150 00</u>	<u>\$605,195 50</u>
City and Town Bonds:—		
City Bonds, . . . . .	\$190,000 00	\$206,150 00
Town Bonds, . . . . .	157,500 00	152,437 50
County Bonds, . . . . .	136,000 00	139,400 00
Five per cent. Bonds, . . . . .	20,000 00	16,300 00
United States Bonds, . . . . .	37,986 00	15,321 02
County Bonds, . . . . .	66,000 00	68,310 00
Five per cent. Bonds, . . . . .	50,000 00	6,000 00
County Bonds, . . . . .	25,000 00	25,850 00
City Bonds, . . . . .	9,000 00	9,573 75
	<u>\$691,486 00</u>	<u>\$639,342 27</u>
Bank, St. Louis Stock, . . . . .	\$2,000 00	\$2,060 00
Insurance Company Stock, . . . . .	534,000 00	598,682 76
	<u>\$536,000 00</u>	<u>\$600,742 76</u>

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, . . . . .	\$3,965 00	\$3,520 00
“ “ 6 per cent. Bonds, 1881, . . . . .	29,375 00	50,000 00
“ “ 5-20 Bonds, . . . . .	17,412 50	
New York State Stock, . . . . .	10,500 00	
50 shares New York Life and Trust Company, . . . . .	10,000 00	7,000 00
Brooklyn City Stock, . . . . .	8,200 00	
United States 5-20 Bonds, . . . . .	2,320 00	3,000 00
“ “ 6 per cent. Bonds, 1881, . . . . .	1,175 00	
Brooklyn City Stock, . . . . .	4,650 00	20,000 00
Queens County (New York) Bounty Loan, . . . . .	18,000 00	
United States 10-40 Bonds, . . . . .	228 00	400 00
“ “ 5-20 Bonds, . . . . .	232 00	
“ “ 5-20 Bonds, . . . . .	1,406 00	1,250 00
New York City Stock, . . . . .	10,250 00	8,000 00
United States 6 per cent. Currency Bonds, . . . . .	11,450 00	20,000 00
“ “ 5-20 Bonds, . . . . .	2,900 00	
Oregon War Loan, . . . . .	8,475 00	
United States 5-20 Bonds, . . . . .	1,160 00	350 00
“ “ 5-20 Bonds, . . . . .	1,740 00	1,500 00
“ “ 6 per cent. Bonds, 1881, . . . . .	8,225 00	10,500 00
“ “ 5-20 Bonds, . . . . .	3,495 00	
“ “ 5-20 Bonds, . . . . .	116,500 00	100,000 00
	<u>\$271,658 50</u>	<u>\$225,520 00</u>

## All other Assets and Property owned by the Company:—

Agents' balances secured, . . . . .	\$154,398 35
Commuted commissions, . . . . .	9,595 29
Leases owned by the Company, . . . . .	19,499 88
Cash in hands of agents, . . . . .	131,060 25
Agency supplies, stationery, &c., . . . . .	8,390 00
Property at agencies, . . . . .	31,813 50
	<u>\$354,757 27</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Cash value of real estate owned by the Company, after deducting all liens and incumbrances, . . . . . \$2,902,916 96

## Market value of Securities owned by the Company:—

United States securities, . . . . .	\$605,195 50
State, city and town securities, . . . . .	639,342 27
Bank stocks, . . . . .	600,742 76

Total market value of stocks,  
bonds and securities, . . . . . 1,845,280 53

Amount carried forward, . . . . . \$4,748,197 49

ight forward, . . . .	\$4,748,197 49
eds of trust or	
al estate, . . . .	\$14,837,062 50
ollat'l securities, . . . .	225,520 00
ans, . . . . .	15,062,582 50
he office of the Company, and	
Company's credit, in various	
. . . . .	1,679,658 82
ssets, . . . . .	21,490,438 81

*Unrealized Assets.*

remiums falling	
clusive of defer-	
on policies now	
e, . . . . .	\$183,151 00
deferred premi-	
here included),	
actually in force,	
f annual premi-	
n semi-annual,	
her instalments, . . . .	755,184 00
	<hr/>
	\$938,335 00
to reduce the	
t values charged	
cies, . . . . .	93,833 00
ferred and out-	
ums on policies	
, 1873, . . . . .	\$844,502 00
unpaid interest	
n cash loans and	
by the Comp'y,	
ere included, . . . .	\$166,584 41
or use of Com-	
y, or under sub-	
. . . . .	22,136 36
ed interest and	
. . . . .	188,720 77
zed Assets, . . . . .	1,033,222 77
	<hr/>
t Assets, . . . . .	\$22,523,661 58

*LIABILITIES.*

losses due and unpaid, . . . .	\$29,000 00
red endowments due and un-	
. . . . .	7,000 00
	<hr/>
ried forward, . . . . .	\$36,000 00 22,523,661 58

<i>Amounts brought forward,</i> . . . . .	\$36,000 00	22,523,661 58
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due, . . . . .	420,185 00	
Claims for death losses and other policy claims resisted by the Company, . . . . .	25,000 00	
<b>Total policy claims,</b> . . . . .	<b>\$481,185 00</b>	
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.), . . . . .	20,784,869 30	
Amount of all unpaid dividends of surplus, percentages, bonuses or other description of profits due policy-holders, . . . . .	76,452 00	
Liability under three months' clause in policies, . . . . .	80,000 00	
<b>Total Liabilities, except on Policy account,</b> 20,841,321 30		
Gross present Liabilities of the Company, as to Policy-holders, . . . . .	21,422,506 30	
<b>Surplus as regards Policy-holders,</b> . . . . .	<b>\$1,101,155 28</b>	
<b>Amount of unadmitted Assets,</b> . . . . .	<b>354,757 27</b>	

### GERMANIA LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated April 10, 1860. Commenced business July 17, 1860.]

HUGO WESENDONCK, *President.* Secretary, CORNELIUS DOREMUS.

FRED'K SCHROENDLER, *Vice-President.* Actuary, HUBERT CILLIS.

*Principal Office, Nos. 293 and 295 Broadway, New York.*

*Attorney to accept service, FRED'K KRAUSE, Boston.*

### DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5 per cent. 10-40 Reg'd Bonds, .	\$37,000 00	\$41,070 00
“ “ 5 per ct. 10-40 Reg'd Bonds, 1874, .	55,000 00	60,775 00
“ “ 6 per cent. Reg'd Bonds, 1865, .	47,000 00	53,697 50
“ “ “ “ 1867, .	183,000 00	211,365 00
“ “ “ “ 1862, .	31,000 00	35,030 00
“ “ Coupon Bonds, 1865, . . . . .	60,000 00	71,400 00
“ “ “ “ 1867, . . . . .	40,000 00	47,700 00
“ “ “ “ 1868, . . . . .	5,000 00	5,950 00
“ “ Registered Bonds, 1881, . . . . .	20,000 00	23,200 00
“ “ Coupon Bonds, 1865, . . . . .	11,000 00	12,457 50
	<b>\$489,000 00</b>	<b>\$562,645 00</b>



## Bonds and Loans:—

	Par value.	Market value.
per cent. Reg'd Bonds (old), .	\$15,000 00	\$5,700 00
" " " (new), .	15,000 00	6,000 00
Warrants, . . . . .	10,000 00	7,500 00
7 per cent. Bonds, . . . .	360,000 00	360,000 00
7 per cent. Loan, . . . .	65,000 00	65,000 00
per cent. Water Loan, . . .	15,000 00	13,875 00
	<u>\$480,000 00</u>	<u>\$458,075 00</u>

## as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
per cent. Bonds, 1865, . . .	\$4,470 00	\$4,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

## of securities owned by the Company:—

curities, . . . .	\$562,645 00	
curities, . . . .	458,075 00	
et value of bonds		
ities, . . . . .	—————	\$1,020,720 00
deeds of trust or		
real estate, . . . .	\$4,385,293 44	
collat'l securities,	4,000 00	
loans, . . . . .	—————	4,389,293 44
n the office of the		
. . . . .	\$4,533 60	
arious banks and		
ies, . . . . .	94,050 48	
. . . . .	—————	98,584 08
Assets, . . . . .	—————	\$5,508,597 52

*Unrealized Assets.*

premiums falling		
exclusive of defer-		
s), on policies now		
ce, . . . . .	\$102,422 01	
f deferred premi-		
ewhere included)		
w actually in force,		
of annual premi-		
in semi-annual,		
other instalments,	316,929 56	
	<u>\$419,351 57</u>	
ed to reduce the		
net values charged		
olicies, . . . . .	33,740 65	
arried forward, . .	<u>\$385,610 92</u>	<u>\$5,508,597 52</u>

<i>Amounts brought forward,</i>	. \$385,610 92	\$5,508,597 52
Net amount deferred and out- standing premiums on policies in force Dec. 31, 1873,	. . . . . \$385,610 92	
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included,	. . . . . 76,595 93	
Total unrealized Assets,	. . . . . <u>462,206 85</u>	
Gross present Assets,	. . . . .	\$5,970,804 37

## LIABILITIES.

Claims for death losses due and unpaid,	. . . . . \$15,175 17	
Claims for death losses and matured endow- ments, in process of adjustment, or adjusted and not due,	. . . . . 80,358 69	
Claims for death losses and other policy claims resisted by the Company,	. . . . . 39,172 56	
Total policy claims,	. . . . . \$134,706 42	
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.),	. . . . . \$5,548,670 89	
Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders,	. . . . . 39,759 20	
Whole amount of all other debts and obliga- tions (of and against the Company), absolute and contingent, due or to become due, viz. :— Net value of extra risks and lapsed policies liable to be surrendered,	. . . . . 17,088 08	
Total Liabilities, except on Policy account,	\$5,605,518 17	
Gross present Liabilities of the Company, as to Policy-holders,	. . . . . <u>5,740,224 59</u>	
Surplus as regards Policy-holders,	. . . . .	\$230,579 78

## TUAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated June, 1864. Commenced business June, 1864.]

N, *President.**Secretary, JAMES M. FREEMAN.*S, *Vice-President.**Actuary, EDWARD H. SEWELL.**Office, Nos 258, 259 and 260 Broadway, New York.**Attorney to accept service, C. W. CARTER, Boston.*

## DETAILED STATEMENT OF ASSETS.

Securities owned by the Company:—

	Par value.	Market value.
5 per cent. Bonds of 1881, . . .	\$490,000 00	\$568,900 00
10-40 Bonds, . . . . .	100,000 00	112,500 00
5 per cent. Currency Bonds, . . .	65,000 00	74,100 00
	<hr/>	<hr/>
	\$655,000 00	\$755,500 00

and Town Bonds and Loans:—

County Bonds, . . . . .	\$10,000 00	\$10,100 00
Accumulated Debt Bonds, . . .	14,000 00	14,140 00
Fire Insurance Co.'s Aid Fund Bonds, . . .	73,000 00	73,000 00
City and County Bonds, . . . . .	25,000 00	25,000 00
City Bonds, . . . . .	4,380 39	4,380 39
City Park Loan, . . . . .	244,000 00	244,000 00
8 per cent. Bonds, . . . . .	50,000 00	50,000 00
City Warrants, . . . . .	10,000 00	10,000 00
City Survey and Map Bonds, . . .	60,000 00	60,000 00
New York and Brooklyn Bridge		
. . . . .	100,000 00	100,000 00
. . . . .	10,000 00	10,000 00
6 per cent. Gold Bonds, . . . . .	<hr/>	<hr/>
	\$600,380 39	\$600,620 39

held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
10-20 Bonds, . . . . .	\$5,040 00	\$9,300 00
5 per cent. Bonds, 1881, . . . . .	342 00	
City Fire Insurance Co., . . . . .	7,000 00	
5 per cent. Bonds of 1881, . . . . .	575 00	500 00
Fifth Ward Bank, . . . . .	10,000 00	8,000 00
City Park Bond, . . . . .	1,000 00	500 00
City Fire Insurance Co., . . . . .	4,500 00	2,700 00
Central Bank of Commerce, . . . . .	2,240 00	2,000 00
10-20 Bonds, . . . . .	12,320 00	11,000 00
West Shore and Chicago R. R. Bonds, . . .	19,200 00	16,000 00
Manufacturers' and Merchants' Bank, . . .	5,000 00	4,500 00
Hudson Canal Co.'s Bonds, . . . . .	5,500 00	4,500 00
London and Pacific Railroad, . . . . .	9,750 00	5,500 00
Winter's Point Railroad Bonds, . . . . .	4,500 00	1,500 00
Greenwood Fire Insurance Co., . . . . .	5,000 00	4,000 00
Continental Fire Insurance Co., . . . . .	10,000 00	10,000 00
	<hr/>	<hr/>
	\$101,967 00	\$80,000 00

## All other Assets and Property owned by the Company:—

	Cash value.
Postage and revenue stamps, . . . . .	\$150 00
Commuted commissions, . . . . .	\$518 95
Amount advanced to officers or agents, . . . . .	15,932 02
Cash in hands of agents, . . . . .	8,383 34
Agency supplies, stationery, &c., . . . . .	5,000 00
Furniture, safes and fixtures, . . . . .	13,922 90
	<hr/> \$43,757 21

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

## Market value of Securities owned by the Company:—

United States securities, . . . . .	\$755,500 00
State, city and town securities, . . . . .	600,620 39
Total market value of bonds and securities, . . . . .	<hr/> \$1,356,120 39
Cash loaned on deeds of trust or mortgages of real estate, . . . . .	\$2,125,436 36
Cash loaned on collat'l securities, . . . . .	80,000 00
Total cash loans, except on policies, . . . . .	<hr/> 2,205,436 36
Premium notes or loans, <i>on interest</i> , taken on policies <i>now actually in force</i> (exclusive of interest), . . . . .	38,495 09
Cash on hand in the office of the Company, . . . . .	\$13,859 97
Deposited to the Company's credit and not drawn against, in the bank, . . . . .	131,670 31
Total cash, . . . . .	<hr/> 145,530 28
All other assets <i>in possession</i> of the Company, . . . . .	150 00
Total Cash Assets, . . . . .	<hr/> \$3,745,732 12

*Unrealized Assets.*

Gross amount of premiums falling due in 1873 (exclusive of deferred premiums) on policies now actually in force, . . . . .	\$115,891 06
Gross amount of deferred premiums (not elsewhere included), on policies now actually in force, being balance of annual premiums, payable in semi-annual, quarterly or other instalments, . . . . .	204,510 00

*Amounts carried forward, . . . . .* \$320,401 06

---

\$3,745,732 12



<i>brought forward</i> , . . .	\$320,401 06	\$3,745,732 12
educted to reduce the e net values charged policies, . . . . .	32,040 10	
deferred and out- premiums on policies c. 31, 1873, . . . . .	—————	\$288,360 96
nt of unpaid interest ued on cash loans and vned by the Comp'ny, ewhere included, . . .	\$47,010 13	
nt of interest accrued n notes and loans on v in force, . . . . .	3,196 00	
nd for use of Com- perty, or under sub- . . . . .	500 00	
ccrued interest and . . . . .	—————	50,706 13
realized Assets, . . . . .	—————	339,067 09
esent Assets, . . . . .		\$4,084,799 21

## LIABILITIES.

death losses due and unpaid, . . .	\$3,412 40	
matured endowments due and un- . . . . .	10,000 00	
death losses and matured endow- process of adjustment, or adjusted e, . . . . .	85,750 00	
death losses and other policy claims the Company, . . . . .	20,925 00	
policy claims, . . . . .	—————	\$120,087 40
premium reserve, or nt value of all out- policies, and other s of the Company ' 4 per cent.), . . . . .	\$3,851,479 21	
alue, as above, of re- ks, . . . . .	6,549 95	
insurance reserve, . . . . .	3,844,929 26	
apsed policies, . . . . .	19,298 08	
unt of all other debts and obliga- nd against the Company), absolute ent, due or to become due, viz. :— ries and office expenses, . . . . .	4,950 00	
liabilities, except on Policy Account, . . . . .	3,869,177 34	
s carried forward, . . . . .	\$3,869,177 34	\$4,084,799 21

<i>Amounts brought forward,</i> . . . . .	\$3,869,177 34	\$4,084,799 21
Gross present Liabilities of the Company, as to Policy-holders, . . . . .	—	3,989,264 74
Surplus as regards Policy-holders, . . . . .		\$95,534 47
Amount of unadmitted Assets, . . . . .		43,757 21

### HARTFORD LIFE AND ANNUITY INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1866. Commenced business April, 1867.]

WAREHAM GRISWOLD, *President.* Secretary, JAMES P. TAYLOR.

DANIEL F. SEYMOUR, *Vice-President.* Actuary, STEPHEN BALL.

*Principal Office, Hartford, Conn.*

*Attorney to accept service, HARVEY JEWELL, Boston.*

#### DETAILED STATEMENT OF ASSETS.

##### United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Coupon Bonds, 1867, . . . . .	\$3,500 00	\$1,025 00

##### County Bonds:—

Jefferson County (Ill.) Bonds, . . . . .	\$16,000 00	\$16,000 00
--	-------------	-------------

##### Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
91 shares Travelers' Insurance Co., Hartford, . . . . .	\$12,512 50	\$10,499 88
10 St. Louis & So. Eastern R. R. 1st Mortgage Bonds, . . . . .	10,000 00	9,000 00
18 shares National Fire Ins. Co., Hartford, . . . . .	1,800 00	1,584 28
50 " First National Bank, Hartford, . . . . .	6,800 00	5,000 00
4 United States 5-20 Bonds, 1867, . . . . .	4,600 00	3,500 00
42 shares National Screw Co, Hartford, . . . . .	7,980 00	8,925 00
United States 5-20 Bonds, 1867, . . . . .	1,150 00	
10 shares Aetna Fire Insurance Co., Hartford, . . . . .	1,650 00	1,600 00
Policies assigned as collateral, . . . . .	—	2,000 00
	\$46,492 50	\$42,109 16

##### All other Assets and Property owned by the Company:—

	Cash value.
Taxes due from non-resident stockholders, . . . . .	—
Cash in hands of officers or agents, . . . . .	\$24,908 54
Loans on personal security, . . . . .	13,926 81
Balance in hands of agent, . . . . .	262 72
	\$39,098 07

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

of Securities owned by the Company:—

Securities, . . . .	\$4,025 00	
es, . . . .	16,000 00	
Market value of secu-		
. . . . .	—————	\$20,025 60
deeds of trust or		
real estate, . . . .	\$581,200 00	
collat'l securities, . .	42,109 16	
loans, . . . .	—————	623,309 16
the Company's credit and not		
st, in the Bank, . . . .	15,145 63	
s in possession of the Company,	249 00	
Assets, . . . .	—————	\$658,728 79

*Unrealized Assets.*

f premiums falling		
exclusive of defer-		
s), on policies now		
ree, . . . .	\$19,374 97	
of deferred premi-		
sewhere included)		
w actually in force,		
e of annual premi-		
e in semi-annual,		
other instalments,	23,842 21	
	—————	\$43,217 18
ted to reduce the		
net values charged		
olicies, . . . .	4,321 72	
deferred and out-		
miums on policies		
31, 1873, . . . .	—————	\$38,895 46
of unpaid interest due or accrued		
s and on bonds owned by the		
nd not elsewhere included, . .	12,931 19	
alized Assets, . . . .	—————	51,826 65
ent Assets, . . . .		\$710,555 44

## LIABILITIES.

th losses and matured endow-		
cess of adjustment, or adjusted		
. . . . .	6,000 00	
	—————	
ey claims, . . . .	\$6,000 00	
	—————	
arried forward, . . . .		\$710,555 44

<i>Amount brought forward,</i>		\$710,555 4
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.),	\$520,733 87	
Deduct net value, as above, of re-insured risks,	3,813 04	
Net re-insurance reserve,		\$516,920 83
Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders,	827 58	
Total Liabilities, except on Policy account,	\$517,748 41	
Gross present Liabilities of the Company, as to Policy-holders,		523,748 4
Surplus as regards Policy-holders,		\$186,807 0
Amount of unadmitted Assets,		39,098 0

## HOME LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated April 30, 1880. Commenced business May 1, 1880.]

GEORGE C. RIPLEY, *President.**Sec'y and Actuary,* WM. J. COFFIN*Principal Office, No. 254 Broadway, New York.**Attorney to accept service, JAMES M. BURGESS, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds,	\$188,500 00	\$213,005 00
“ “ Bonds, 1881,	56,000 00	64,960 00
	\$244,500 00	\$277,965 00

## State, County and City Bonds:—

New York State 7 per cent. Bonds,	\$50,000 00	\$51,750 00
Kings County Bonds,	101,000 00	101,000 00
Park 7 per cent. Bonds,	328,000 00	328,000 00
Brooklyn City Bonds,	150,000 00	150,125 00
	\$629,000 00	\$630,875 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon
United States 5-20 Bonds,	\$3,390 00	\$2,700 00
Nassau National Bank Stock,	7,125 00	4,500 00
Brooklyn National Bank Stock,		
Brooklyn City Gas Company Stock,		
United States Bonds,	33,480 00	30,000 00
<i>Amounts carried forward,</i>	\$43,995 00	\$37,200 00



<i>brought forward,</i>	\$43,995 00	\$37,200 00
Bank Stock,		
Company Stock,		
ional Bank Stock,	29,250 00	25,000 00
urance Company Stock,		
Brooklyn) Bonds,	3,000 00	2,500 00
as Company Stock,	12,687 00	8,000 00
er Bank Stock,		
stock,		
l Bank Stock,	19,750 00	15,000 00
l Bank Stock (Brooklyn),		
"    "    (New York),		
urance Co. Stock,		
heck,	33,000 00	30,000 00
	<hr/>	<hr/>
	\$141,682 00	\$117,700 00

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

real estate owned by the Com-	
ducting all liens and incum-	
. . . . .	\$172,660 00
of Securities owned by the	
Securities,	\$277,965 00
nd city securities,	630,875 00
et value of bonds	
ities,	908,840 00
deeds of trust or	
real estate,	\$1,287,950 00
collat'l securities,	117,700 00
loans, except on	
. . . . .	1,405,650 00
or loans, <i>on interest</i> , taken on	
<i>actually in force</i> (exclusive of	
. . . . .	1,028,415 87
n the office of the	
. . . . .	\$9,220 44
Company's credit	
yn against, in the	
. . . . .	96,029 29
. . . . .	105,249 73
Assets,	<hr/>
	\$3,620,815 60
<i>carried forward,</i>	<hr/>
	\$3,620,815 60

*Amount brought forward,* . . . . . \$3,620,815 6

*Unrealized Assets.*

Gross amount of premiums falling due in 1873 (exclusive of deferred premiums), on policies now actually in force, . . . . .	\$83,383 84	
Gross amount of deferred premiums (not elsewhere included), on policies now actually in force, being balance of annual premiums, payable in semi-annual, quarterly, or other instalments, . . . . .	41,810 85	
	<u>\$125,194 69</u>	
Amount deducted to reduce the above to the net values charged against the policies, . . . . .	12,519 47	
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873, . . . . .		\$112,675 22
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included, . . . . .	\$7,173 00	
Rents accrued for use of Company's property, or under sub-lease, . . . . .	1,535 00	
Total accrued interest and rents, . . . . .		8,708 00
Total unrealized Assets, . . . . .		<u>121,383 00</u>
Gross present Assets, . . . . .		\$3,742,198 00

*LIABILITIES.*

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due, . . . . .	\$24,000 00	
Claims for death losses and other policy claims resisted by the Company, . . . . .	22,500 00	
Total policy claims . . . . .	<u>\$46,500 00</u>	
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.), . . . . .	3,373,706 01	
Gross present Liabilities of the Company, as to Policy-holders, . . . . .		<u>3,420,206 01</u>
Surplus as regards Policy-holders, . . . . .		\$321,992 80

# THE MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

Incorporated July 18, 1868. Commenced business July 18, 1868.]

WILLIAM H. HALL, *President*,                      *Secretary*, FRANK B. MAYHEW.

JOHN G. GIBBS, *Vice-President*.                      *Actuary*, D. PARKS FACKLER.

*Principal Office*, No. 231 Broadway, New York.

*Agency to accept service*, HENRY HALE, Hyde Park.

## DETAILED STATEMENT OF ASSETS.

Investments and Securities owned by the Company:—

	Par value.	Market value.
U. S. 10-40 Bonds, . . . . .	\$100,000 00	\$112,000 00

State Bonds:—

State Bounty Loan Bonds, . . . . .	\$10,000 00	\$10,746 25
U. S. (New York) Bonds, . . . . .	10,000 00	10,000 00
	<hr/>	<hr/>
	\$20,000 00	\$20,746 25

Real Estate:—

City Dry Dock and Grand Street

Mortgage Bonds, . . . . .	\$25,000 00	\$25,000 00
---------------------------	-------------	-------------

Assets held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
U. S. (N. Y.) Bonds, . . . . .	\$45,000 00	\$92,500 00
U. S. (N. Y.) Bonds, . . . . .	45,000 00	
Shore Railroad Bonds, . . . . .	90,000 00	
U. S. 5-20 Bonds, . . . . .	920 00	500 00
U. S. (N. Y.) Bonds, . . . . .	4,500 00	21,000 00
Hilton Fire Insurance Co., . . . . .	1,400 00	
U. S. (N. Y.) Thread Co., . . . . .	6,000 00	
Mortgages of real estate, . . . . .	20,500 00	1,419 22
Assets held as collateral, . . . . .	-	
	<hr/>	<hr/>
	\$213,320 00	\$115,419 22

Assets and Property owned by the Company:—

Commissions, . . . . .	\$9,000 00
Salaries of officers and agents, . . . . .	1,205 87
Unpaid debts, . . . . .	1,093 43
Reserves, . . . . .	3,000 00
Tools and fixtures, . . . . .	3,195 75
Office furniture, . . . . .	20 00
Personal security, . . . . .	2,569 77
Assets secured by life policy, . . . . .	1,790 11
	<hr/>
	\$21,874 93

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Cash value of real estate owned by the Company, after deducting all liens and incumbrances, .		\$825 00
Market value of Securities owned by the Company:—		
United States securities, . . .	\$112,000 00	
State and town securities, . . .	20,746 25	
Railroad stocks and bonds, . . .	25,000 00	
Total market value of bonds and securities, . . .	<hr/>	157,746 25
Cash loaned on deeds of trust or mortgages of real estate, . . .	\$195,167 32	
Cash loaned on collat'l securities, . . .	115,419 22	
Total cash loans, except on policies, . . .	<hr/>	310,586 54
Cash on hand in the office of the Company, . . .	\$135 25	
Deposited to the Company's credit and not drawn against, in the bank, . . .	909 87	
Total cash, . . .	<hr/>	1,045 12
Total Cash Assets, . . .	<hr/>	\$470,202 91

*Unrealized Assets.*

Gross amount of premiums falling due in 1873 (exclusive of defer- red premiums), on policies now actually in force, . . .	\$16,502 09	
Gross amount of deferred premi- ums (not elsewhere included), on policies now actually in force, being balance of annual premi- ums, payable in semi-annual, quarterly or other instalments, . . .	26,245 45	
	<hr/>	\$42,747 54
Amount deducted to reduce the above to the net values charged against the companies, . . .	4,274 76	
Net amount deferred and out- standing premiums on policies in force Dec. 31, 1873, . . .	<hr/>	\$38,472 78
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Comp'y, and not elsewhere included, . . .	\$9,120 20	
Amounts carried forward, . . .	\$9,120 20	\$38,472 78 \$470,202 91



brought forward, . . .	\$9,120 20	\$38,472 78	\$470,202 91
at of interest accrued			
notes and loans on			
in force, . . .	11 00		
rued interest, . . .	<u>          </u>	9,131 20	
realized Assets, . . .		<u>          </u>	47,603 98
esent Assets, . . .			<u>\$517,806 89</u>

## LIABILITIES.

death losses and matured endow-			
process of adjustment, or adjusted			
, . . . . .	\$4,000 00		
Policy claims, . . . . .	<u>\$4,000 00</u>		
premium reserve, or net			
ne of all outstanding			
d other obligations			
pany (Actuaries' 4			
. . . . .	\$471,590 85		
lue, as above, of re-			
s, . . . . .	4,897 28		
urance reserve, . . . . .	<u>\$466,693 57</u>		
nt of all other debts and obliga-			
d against the Company), absolute			
nt, due or to become due, viz.:—			
ys, \$3,500; other claims, \$1,339, .	4,839 00		
	<u>          </u>		
liabilities, except on Policy account, \$471,532 57			
esent Liabilities of the Company,			
olicy-holders, . . . . .	<u>475,532 57</u>		
s regards Policy-holders, . . . . .	\$42,274 32		
admitted Assets, . . . . .		21,874 93	

**KNICKERBOCKER LIFE INSURANCE COMPANY, NEW YORK.**

[Incorporated April, 1853. Commenced business April, 1853.]

**CHARLES STANTON, President.***Secretary, GEO. F. SNIFFEN.***JOHN A. NICHOLS, Vice-President.***Actuary, CHAS. M. HIBBARD.**Principal Office, No. 239 Broadway, New York.**Attorney to accept service, FRANK L. BORTELLS, Boston.***DETAILED STATEMENT OF ASSETS.****United States Securities owned by the Company :—**

	Par value.	Market value.
United States 10-40 Coupon Bonds, 1864, .	\$32,000 00	\$36,160 00
“ “ 5-20 Coupon Bonds, 1865, .	18,000 00	21,442 50
“ “ 5-20 Registered Bonds, 1865, .	20,000 00	22,850 00
“ “ 5-20 Coupon Bonds, 1867, .	20,500 00	24,497 50
“ “ 5-20 Registered Bonds, 1867, .	31,000 00	35,805 00
“ “ 5-20 Coupon Bonds, 1868, .	25,500 00	27,858 75
“ “ Coupon Bonds, 1881, .	26,000 00	29,315 00
“ “ Registered Bonds, 1881, .	20,000 00	23,250 00
	<hr/>	<hr/>
	\$193,000 00	\$221,178 75

**State Bonds :—**

Virginia Bonds, consols, . . . . .	\$73,267 03	\$39,999 80
“ “ deferred, . . . . .	36,633 52	3,846 50
South Carolina Bonds, . . . . .	50,000 00	5,000 00
Louisiana Bonds (old), . . . . .	100,000 00	48,000 00
Tennessee Bonds, . . . . .	26,000 00	21,060 00
Mississippi Warrants, . . . . .	10,000 00	8,500 00
Alabama 8 per cent. Bonds, . . . . .	10,000 00	7,000 00
	<hr/>	<hr/>
	\$305,900 55	\$133,406 30

**National Bank Stocks :—**

100 shares American Exchange Nat'l Bank, .	\$10,000 00	\$10,800 00
100 “ Fourth National Bank, . . . . .	10,000 00	10,000 00
	<hr/>	<hr/>
	\$20,000 00	\$20,800 00

**Railroad Bonds :—**

Brooklyn Central and Jamaica R. R. Bonds, .	\$12,500 00	\$12,500 00
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**Other Corporate Stocks and Bonds :—**

Jewish Hospital Bonds, . . . . .	\$1,000 00	\$1,000 00
225 shares N. Y. Guaranty and Indemnity Co.,	22,500 00	25,875 00
	<hr/>	<hr/>
	\$23,500 00	\$26,875 00

held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Y. & N. E. Railroad Preferred, . . .	\$21,450 00	\$20,000 00
Jamaica Bonds, . . .	2,000 00	
Y. & N. E. Railroad Preferred, . . .	14,300 00	14,000 00
Y. & N. E. Railroad Bonds, . . .	1,900 00	
Latin National Bank, . . .	10,125 00	10,000 00
Market National Bank, . . .	2,950 00	
Security National Bank, . . .	1,500 00	1,375 00
N. Y. & Harlem Railroad, . . .	55,500 00	50,000 00
Jamaica Railroad Bonds, . . .	2,420 00	24,000 00
Railroad Preferred, . . .	7,150 00	
F. Guaranty and Indemnity Co., . .	8,625 00	35,000 00
F. Loan and Indemnity Co., . . .	10,000 00	
Jamaica Railroad Bonds, . . .	2,000 00	35,000 00
Central and Hudson River R. R., . .	39,800 00	
20 Bonds, . . .	11,472 00	9,580 00
F. Loan and Indemnity Co., . . .	13,000 00	10,400 00
	<u>\$204,192 00</u>	<u>\$174,355 00</u>

Assets and Property owned by the Company:—

Commissions, . . .	\$165,283 07
Paid to officers or agents, . . .	37,542 89
Of agents, . . .	3,915 56
Tools and fixtures, . . .	25,833 79
	<u>\$232,575 31</u>

# SUMMARY OF ASSETS, DECEMBER 31, 1873.

## Assets in Possession.

Real estate owned by the Company, deducting all liens and incum-

brances, . . . \$503,457 89

Value of Securities owned by the Company, . . .

Securities, . . . \$221,178 75

Do, . . . 133,406 37

Do, . . . 20,800 00

Do, . . . 12,500 00

Do, stocks and bonds, 26,875 00

Market value of stocks,

and securities, . . . 414,760 12

On deeds of trust or

of real estate, . . . \$2,385,657 12

On collat'l securities, 174,355 00

On loans, except on

Do, . . . 2,560,012 12

Carried forward, . . . \$3,478,230 13

<i>Amount brought forward,</i>		\$3,478,230	13
Premium notes or loans, <i>on interest</i> , taken on policies <i>now actually in force</i> (exclusive of interest),		3,444,105	58
Cash on hand in the office of the Company,		\$2,743	15
Deposited to the Company's credit and not drawn against, in the Bank,		63,625	08
Total cash,			66,368 23
Total Cash Assets,			<u>\$6,988,703 9</u>

*Unrealized Assets.*

Gross amount of premiums falling due in 1873 (exclusive of deferred premiums), on policies now actually in force,		\$131,161	31
Gross amount of deferred premiums (not elsewhere included) on policies now actually in force, being balance of annual premiums, payable in semi-annual, quarterly, or other instalments,		515,653	06
			<u>\$646,814 37</u>
Amount deducted to reduce the above to the net values charged against the policies,		97,022	14
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873,			<u>\$549,792 23</u>
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included,		\$136,932	51
Actual amount of interest accrued on premium notes and loans <i>on policies now in force</i> ,		73,673	26
Rents accrued for use of Company's property, or under sublease,		8,511	63
Total accrued interest and rents,			<u>219,117 40</u>
Total unrealized Assets,			<u>768,909 6</u>
Gross present Assets,			<u>\$7,757,613 5</u>
<i>Amount carried forward,</i>			<u>\$7,757,613 5</u>



ught forward, . . . . . \$7,757,613 57

## LIABILITIES.

h losses and matured endow-	
cess of adjustment, or adjusted	
. . . . .	\$131,550 00
y claims, . . . . .	\$131,550 00
mium reserve, or net present	
outstanding policies, and other	
t the Company (Actuaries' 4 per	
. . . . .	7,231,372 60
stockholders for interest or divid-	
ed on capital stock, including	
centage of profits, surplus, re-	
erwise, . . . . .	194 50
ilities, except on Policy account, \$7,231,567 10	
ent Liabilities of the Company,	
Policy-holders, . . . . .	7,363,117 10
regards Policy-holders, . . . . .	\$394,496 47
mitted Assets, . . . . .	232,575 81

## ASSOCIATION OF AMERICA, ST. LOUIS, MO.

Incorporated June 16, 1868. Commenced business June, 1868.]

UGH, *President.* Secretary, JOHN S. PIERCE.

*Vice-President.* Actuary, EDWIN W. BRYANT.

*Principal Office at St. Louis.*

*Orney to accept service, ALFRED MACY, Boston.*

## DETAILED STATEMENT OF ASSETS.

## County Bonds:—

	Par value.	Market value.
Certificates, . . . . .	\$50,017 50	\$14,265 83
6 per cent. Bonds, . . . . .	103,000 00	95,790 00
(Ky.) Bonds, . . . . .	10,000 00	8,950 00
y (Ky.) Bonds, . . . . .	100 00	80 00
ounty (Ky.) Bonds, . . . . .	500 00	425 00
(Ky.) Bonds, . . . . .	1,000 00	700 00
School Bonds, . . . . .	5,000 00	5,000 00
	\$169,617 50	\$125,210 83

## Bonds:—

Railroad Bonds, . . . . . \$12,000 00 \$7,200 00

## Rate Stocks:—

Life Ins. Co. (N. Y.) Stock, . . . . .	\$85,000 00	\$85,000 00
ber of Commerce Assoc'n Stock, . . . . .	3,500 00	3,500 00
	\$88,500 00	\$88,500 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Note secured by deed of trust on real estate, . . . . .	\$9,500 00	\$4,000 00
Policies of Company assigned as collateral, . . . . .	—	37,933 87
Note secured by deed of trust on real estate, . . . . .	10,000 00	7,786 68
Policy of St. Louis Mutual Life Insurance Co. assigned, . . . . .	—	3,208 27
City of Charleston 6 per cent. Stock, . . . . .	3,870 00	2,000 00
Tallassee Manuf. Co.'s 1st Mortgage Bonds, . . . . .	50,000 00	50,000 00
100 shares Tallassee Manuf. Co., . . . . .	10,000 00	6,000 00
Policies of Missouri Valley and Mound City Life Insurance Cos. assigned, . . . . .	—	200 00
		<u>\$111,128 82</u>

## All other Assets and Property owned by the Company:—

	Cash value.
Postage and revenue stamps, . . . . .	\$60 00
Present value of interest over $4\frac{1}{2}$ per cent., secured by real estate, . . . . .	\$93,134 30
	—

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Cash value of real estate owned by the Company, after deducting all liens and incumbrances, . . . . .	\$149,060 00
Market value of Securities owned by the Company:—	
State and county securities, . . . . .	\$125,210 83
Railroad bonds, . . . . .	7,200 00
Other corporate stocks, . . . . .	88,500 00
Total market value of stocks, bonds and securities, . . . . .	220,910 83
Cash loaned on deeds of trust or mortgages of real estate, . . . . .	\$2,134,026 74
Cash loaned on collat'l securities, . . . . .	111,128 82
Total cash loans, except on policies, . . . . .	2,245,155 56
Premium notes or loans <i>on interest</i> , taken on policies <i>now actually in force</i> (exclusive of interest), . . . . .	1,600,059 09
Cash on hand in the office of the Company, . . . . .	\$476 69
Deposited to the Company's credit and not drawn against, in the Bank, . . . . .	129,543 69
Total cash, . . . . .	130,020 38
All other Assets <i>in possession</i> of the Company, . . . . .	60 00
Total Cash Assets, . . . . .	<u>\$4,345,265 86</u>
Amount carried forward, . . . . .	\$4,345,265 86

rought forward, . . . . . \$4,345,265 86

*Unrealized Assets.*

premiums falling exclusive of defer- ( ), on policies now in force, . . . . .	\$355,174 68	
of deferred premi- um (nowhere included), now actually in force, of annual premi- um in semi-annual, other instalments, . . . . .	172,134 51	
	<u>\$527,309 19</u>	
deducted to reduce the net values charged on policies, . . . . .	94,419 19	
of deferred and out- standing premiums on policies expired, 31, 1873, . . . . .	432,890 00	
of unpaid interest on cash loans and owed by the Company, where included, . . . . .	\$118,029 07	
of interest accrued on notes and loans on hand, . . . . .	12,612 77	
of interest, . . . . .	130,641 84	
Unrealized Assets, . . . . .	<u>568,531 84</u>	
Net Assets, . . . . .	<u>\$4,908,797 70</u>	

*LIABILITIES.*

with losses and matured endow- ment, less of adjustment, or adjusted claims, . . . . .	\$92,452 60	
premium reserve, or value of all out- standing policies, and other of the Company (per cent ), . . . . .	\$4,819,910 97	
revenue, as above, of re- venue, . . . . .	55,191 00	
insurance reserve, . . . . .	<u>4,764,719 97</u>	
Carried forward, . . . . .	<u>\$4,764,719 97</u>	<u>\$4,908,797 70</u>

<i>Amounts brought forward,</i> . . . . .	\$4,764,719 97	\$4,908,797
Whole amount of all other debts and obligations (of and against the Company), absolute or contingent, due or to become due, viz.:—		
Extra premiums, . . . . .	181 04	
Total Liabilities, except on Policy account,	\$4,764,851 01	
Gross present Liabilities of the Company, as to Policy-holders, . . . . .		4,857,303
Surplus as regards Policy-holders, . . . . .		\$51,494
Amount of unadmitted Assets, . . . . .		93,134

## MANHATTAN LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated 1850. Commenced business August 1, 1850.]

HENRY STOKES, *President.**Secretary,* JACOB L. HALSBURY.*Vice-President,* CHRISTOPHER Y. WEMPLE.*Principal Office, Nos. 156-158 Broadway, New York.**Attorney to accept service, J. M. EVERETT, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company:—

	Par value.	Market value.
United States 5 per cent. Coupon Bonds, 1874,	\$3,000 00	\$3,000
“ “ 6 per cent. Coupon Bonds, 1881,	75,500 00	88,960
“ “ 5-20 Registered Bonds, . . . . .	355,000 00	406,300
	\$433,500 00	\$498,260

## State and City Bonds and Loans:—

Virginia Consolidated Debt Bonds, . . . . .	} \$19,900 00	\$4,500
“ Deferred Debt Bonds, . . . . .		
New York State 7 per cent. Bonds, . . . . .	100,000 00	104,000
“ City Bounty Fund Redemption B'ds, . . . . .	8,700 00	8,395
Brooklyn City Public Park Loan, . . . . .	100,000 00	100,000
	\$228,600 00	\$216,895

## National Bank Stocks:—

100 shares Bank of Commerce, N. Y., . . . . .	\$10,000 00	\$11,400
---	-------------	----------

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bond, . . . . .	\$1,150 00	\$900
“ “ 5-20 Bond, . . . . .	345 00	300
260 shares Citizens' Bank, . . . . .	8,775 00	3,000
<i>Amounts carried forward,</i> . . . . .	\$10,270 00	\$4,200



<i>brought forward,</i>	\$10,270 00	\$4,200 00
Bank of the Metropolis,	10,000 00	41,000 00
Y. C. and H. R. R. R.,	20,000 00	
Chem Gas Company,	6,500 00	
Shore Railroad,	3,825 00	
Metropolitan Gas Company,	3,750 00	34,000 00
Merchants' and Drovers' Bank,	31,360 00	
Merchants' Bank,	13,500 00	
Merchants' Exchange Bank,	850 00	
Metropolitan Bank,	2,400 00	7,500 00
Bank of the Republic,	4,500 00	
Mad Avenue Railroad,	13,500 00	18,800 00
Merchants' Bank,	2,025 00	
Merchants' Fire Insurance Co.,	7,875 00	
Merchants' Bank,	3,375 00	11,500 00
Bank of Commerce,	4,560 00	
Manhattan Company,	6,408 00	
Bank and Leather Bank,	23,100 00	17,500 00
Y. C. and H. R. R. R.,	22,500 00	20,000 00
Merchants' Bank,	950 00	
Bank of the State of New York,	1,150 00	
20 Bonds,	230 00	200 00
20 Bonds,	1,150 00	1,000 00
Bank of Commerce,	912 00	750 00
20-40 Bonds,	5,575 00	5,000 00
Over Bank,	3,400 00	2,700 00
Y. C. and H. R. R. R.,	10,000 00	15,000 00
Shore Railroad,	8,500 00	
Y. C. and H. R. R. R.,	150,000 00	
Chem Railroad,	50,787 00	225,000 00
Any and Susquehanna Railroad,	8,600 00	
Pen and Pittsburgh Railroad 1st		
per cent. Gold Bonds,	88,000 00	
Merchants' and Traders' Bank,	8,142 00	10,000 00
Y. C. and H. R. R. R.,	15,000 00	
Bonds,	16,320 00	15,000 00
	9,250 00	8,500 00
per cent. Currency Bonds,	908 00	800 00
Brooklyn Gas Company,	11,000 00	5,000 00
Y. C. and H. R. R. R.,	70,000 00	30,500 00
Nicholas Bank,	5,665 00	10,000 00
Bond,	6,720 00	
Merlem Railroad Preferred,	117,000 00	90,000 00
Metropolitan Gas Company,	12,500 00	25,000 00
Y. C. and H. R. R. R.,	20,000 00	
Merchants' Bank,	1,350 00	1,000 00
Merlem Railroad,	35,850 00	30,000 00
	\$844,257 00	\$629,950 00

## All other Assets and Property owned by the Company :—

Postage and revenue stamps, . . . . .	
Commuted commissions, . . . . .	\$31,120 68
Cash in hands of agents, . . . . .	3,047 10
Judgments for debts, . . . . .	4,700 00
Agency supplies, stationery, &c., . . . . .	3,000 00
Furniture, safes and fixtures, . . . . .	6,000 00
	<hr/>
	\$47,867 78

Cash value  
\$93 3

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Market value of Securities owned by the Co. :

United States securities, . . . \$498,260 03

State and county securities, . . . 216,895 50

Bank stocks, . . . . . 11,400 00

Total market value of stocks,

bonds and securities, . . . ———— \$726,555 53

Cash loaned on deeds of trust or

mortgages of real estate, . . . \$4,251,799 77

Cash loaned on collat'l securities, 629,950 00

Total cash loans, except on

policies, . . . . . ———— 4,881,749 77

Premium notes or loans *on interest*, taken onpolicies *now actually in force* (exclusive of  
interest), . . . . . 2,299,623 00

Cash on hand in the office of the

Company, . . . . . \$2,154 65

Deposited to the Company's credit

and not drawn against, in the

bank, . . . . . 354,425 68

Total cash, . . . . .

————— 356,580 33

All other Assets *in possession* of the Company, 93 30

Total Cash Assets, . . . . . ———— \$8,264,601

*Unrealized Assets.*

Gross amount of premiums falling

due in 1873 (exclusive of defer-

red premiums), on policies now

actually in force, . . . . . \$450,500 98

Gross amount of deferred premi-

ums (not elsewhere included),

on policies now actually in force,

being balance of annual premi-

ums, payable in semi-annual,

quarterly or other instalments, 120,232 58

*Amounts carried forward,* . . . \$570,733 56

---

\$8,264,601

Brought forward, . . .	\$570,733 56	\$8,264,601 93
ded to reduce the net values charged to policies, . . . .	85,610 04	
ferred and out- goings on policies in 1873, . . . .	—	\$485,123 52
of unpaid interest on cash loans owned by the not elsewhere		
. . . . .	126,259 06	
ized Assets, . . . .	—	611,882 58
Assets, . . . . .		\$8,875,984 51

## LIABILITIES.

losses and matured endow- ment of adjustment, or adjusted . . . . .	\$191,920 00	
losses and other policy claims Company, . . . . .	73,000 00	
claims, . . . . .	\$264,920 00	
um reserve, or net of all outstanding other obligations ny (Actuaries' 4 . . . . .	\$7,313,058 79	
, as above, of re- . . . . .	54,705 30	
ance reserve, . . . . .	\$7,258,353 49	
unpaid dividends of surplus, bonuses or other description of Policy-holders, . . . . .	97,301 03	
stockholders for interest or divi- dend on capital stock, including percentage of profits, surplus, re- serves, . . . . .	462 51	
ties, except on Policy account, \$7,356,117 03 net Liabilities of the Company, Policy-holders, . . . . .	—	7,621,037 03
regards Policy-holders, . . . . .	\$1,254,947 48	
mitted Assets, . . . . .		47,867 78

## MERCHANTS' LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated November 1, 1869. Commenced business April 15, 1870.]

B. F. BEEKMAN, *President.**Secretary*, JAMES A. TABER.D. R. MANGAM, *Vice-President.**Actuary*, AMOS K. HOBBY.*Principal Office at New York.**Attorney to accept service*, HENRY M. GREENE, *Franklin.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$87,000 00	\$102,502 50
State Bonds:—		
New York State Bounty Loan Bonds, . . . . .	\$11,000 00	\$11,550 00
“ Canal Loan Bond, . . . . .	4,000 00	4,400 00
	<u>\$15,000 00</u>	<u>\$15,950 00</u>

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon
United States Registered Bond, . . . . .	\$1,142 50	\$966 00
“ “ 6 per cent. Currency Bonds, . . . . .	14,885 00	13,000 00
Brooklyn City Bonds, . . . . .	7,000 00	5,700 00
Mortgages assigned, . . . . .	5,036 00	4,000 00
	<u>\$28,063 50</u>	<u>\$23,666 00</u>

## All other Assets and Property owned by the Company:—

Amount due from Eclectic Life Ins. Co., . . . \$770 00

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

## Market value of Securities owned by the Company:—

United States securities, . . . . .	\$102,502 50
State securities, . . . . .	15,950 00
Total market value of securities, . . . . .	<u>\$118,452 50</u>
Cash loaned on deeds of trust or mortgages of real estate, . . . . .	\$23,000 00
Cash loaned on collat'l securities, . . . . .	23,666 00
Total cash loans, except on policies, . . . . .	<u>46,666 00</u>
Premium notes or loans <i>on interest, taken on policies now actually in force</i> (exclusive of interest), . . . . .	6,422 33
<i>Amount carried forward,</i> . . . . .	<u>\$171,540 83</u>



ight forward, . . . .	\$171,540 83	
the office of the . . . .	\$5,451 27	
Company's credit . . . .		
against in the . . . .	1,256 43	
. . . . .		6,707 70
Assets, . . . . .		\$178,248 53

*Unrealized Assets.*

premiums falling . . . .		
exclusive of defer- . . . .		
on policies now . . . .		
ce, . . . . .	\$6,605 32	
deferred premi- . . . .		
(where included), . . . .		
actually in force, . . . .		
of annual premi- . . . .		
in semi-annual, . . . .		
other instalments, . . . .	16,879 08	
	<u>\$23,484 40</u>	
ed to reduce the . . . .		
et values charged . . . .		
olicies, . . . . .	2,818 13	
ferred and out- . . . .		
iums on policies . . . .		
1, 1873, . . . . .	\$20,666 27	
f unpaid interest due or accrued . . . .		
and on bonds owned by the . . . .		
not elsewhere included, . . . .	696 00	
ized Assets, . . . . .		21,362 27
		<u>\$199,610 80</u>
nt Assets, . . . . .		

*LIABILITIES.*

losses, adjusted and not due, . . . .	\$2,000 00	
mium reserve, or net present . . . .		
outstanding policies, and other . . . .		
the Company (Actuaries' 4 per . . . .		
. . . . .	108,752 94	
nt Liabilities of the Company, . . . .		
cy-holders, . . . . .		110,752 94
regards Policy-holders, . . . . .	\$88,857 86	
mitted Assets, . . . . .	770 00	

## METROPOLITAN LIFE INSURANCE COMPANY, NEW YORK

[Incorporated June, 1867. Commenced business June, 1867.]

JOSEPH F. KNAPP, *President.* Secretary, ROBERT A. GRANNJOHN R. HEGEMAN, *Vice-President.* Actuary, WILLIAM P. STEWAL*Principal Office, No. 319 Broadway, New York.**Attorney to accept service, CHAPLIN G. TYLER, Wakefield.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company :—

	Par value.	Market va
United States 5-20 Bonds, . . . . .	\$131,000 00	} \$180,540
“ “ 6 per cent. Currency Bonds, . . . . .	22,000 00	

## City Bonds :—

Brooklyn City Bonds, . . . . .	\$59,000 00	\$60,180
--------------------------------	-------------	----------

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned there
Brooklyn City Railroad Bonds, . . . . .	\$48,660 00	\$39,782

## All other Assets and Property owned by the Company :—

	Cash va
Postage and revenue stamps, . . . . .	\$300
Commuted commissions, . . . . .	\$33,595 65
Amount advanced to agents, . . . . .	17,783 27
Cash in hands of agents, . . . . .	29,800 00
Agency supplies, stationery, &c., . . . . .	5,000 00
Furniture, safes and fixtures, . . . . .	28,815 12
	<hr/> \$114,994 04

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

## Market value of Securities owned by the Company :—

United States securities, . . . . .	\$180,540 00
City securities, . . . . .	60,180 00
Total market value of securities, . . . . .	<hr/> \$240,720 00
Cash loaned on deeds of trust or mortgages of real estate, . . . . .	\$404,200 00
Cash loaned on collat'l securities, . . . . .	39,782 02
Total cash loans, except on policies, . . . . .	<hr/> 443,982 02
Premium notes or loans, <i>on interest</i> , taken on policies <i>now actually in force</i> (exclusive of interest), . . . . .	376,873 93
	<hr/>
Amount carried forward, . . . . .	\$1,061,575 95

brought forward, . . .	\$1,061,575. 95	
in the office of the . . .	\$8,990 26	
the Company's credit . . .		
own against, in the . . .	35,442 80	
. . . . .	<hr/>	44,433 06
in possession of the Company, . . .		300 00
Assets, . . . . .	<hr/>	\$1,106,809 01

*Unrealized Assets.*

of premiums falling . . .		
exclusive of defer- . . .		
s), on policies now . . .		
orce, . . . . .	\$280,818 55	
of deferred premi- . . .		
ewhere included), . . .		
w actually in force, . . .		
e of annual premi- . . .		
e in semi-annual, . . .		
other instalments, . . .	286,158 84	
. . . . .	<hr/>	\$566,977 39
ed to reduce the . . .		
net values charged . . .		
olicies, . . . . .	68,037 29	
ferred and out- . . .		
miums on policies . . .		
31, 1873, . . . . .	<hr/>	\$498,940 10
of unpaid interest . . .		
d on cash loans and . . .		
ed by the Comp'y, . . .		
here included, . . . . .	\$5,074 94	
of interest accrued . . .		
notes and loans on . . .		
in force, . . . . .	24,762 50	
ed interest, . . . . .	<hr/>	29,837 44
alized Assets, . . . . .		528,777 54
. . . . .	<hr/>	\$1,635,086 55

*LIABILITIES.*

h losses due and unpaid, . . .	\$26,239 00	
y claims, . . . . .	<hr/>	\$26,239 00
mium reserve, or net present . . .		
outstanding policies, and other . . .		
of the Company (Actuaries' 4 . . .		
. . . . .	1,469,873 56	
. . . . .	<hr/>	\$1,469,873 56
carried forward, . . . . .		\$1,635,086 55

<i>Amounts brought forward,</i> . . . . .	\$1,469,873 56	\$1,635,086 56
Amount of all unpaid dividends of surplus, percentages, bonuses or other description of profits due policy-holders, . . . . .		7,045 00
Whole amount of all other debts and obligations (of and against the Company), absolute or contingent, due or to become due, viz.:—Rents, salaries and office expenses, . . . . .	\$1,925 00	
Reserve on policies liable to be restored, . . . . .	4,085 00	
		<u>6,010 00</u>
Total Liabilities, except on Policy account,	\$1,482,928 56	
Gross present Liabilities of the Company, as to Policy-holders, . . . . .		<u>1,509,167 56</u>
Surplus as regards Policy-holders, . . . . .		\$125,918 96
Amount of unadmitted Assets, . . . . .		114,994 00

### MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated 1842. Commenced business February, 1843.]

FREDERICK S. WINSTON, *President*. Secretary, JOHN M. STUART  
 RICHARD A. MCCURDY, *Vice-President*. Actuary, W. H. C. BARTLETT  
*Principal Office, Nos. 144 and 146 Broadway, New York.*  
*Attorney to accept service, AMOS D. SMITH, 3d, Boston.*

### DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5 per cent. Coupon Bonds, 1874, . . . . .	\$50,000 00	\$55,750 00
“ “ 6 per cent. Regist'd Bonds, 1881, . . . . .	2,100,550 00	2,436,638 00
“ “ 5 per cent. Bonds, new issue, . . . . .	2,000,000 00	2,230,000 00
“ “ 5 per cent. 10-40 Regist'd Bonds, . . . . .	50,000 00	55,500 00
	<u>\$4,200,550 00</u>	<u>\$4,777,888 00</u>

State, County, City and Town Bonds:—

New York State 7 per cent. Bounty Bonds, . . . . .	\$500,000 00	\$520,000 00
“ County and City Revenue Bonds, . . . . .	600,000 00	600,000 00
Town of Cherry Valley (N. Y.) Bonds, . . . . .	50,000 00	50,000 00
“ of Yonkers (N. Y.) Bonds, . . . . .	20,000 00	20,000 00
	<u>\$1,170,000 00</u>	<u>\$1,190,000 00</u>

All other Assets and Property owned by the Company:—

Cash in hands of agents, . . . . .	\$17,771 26
------------------------------------	-------------



SUMMARY OF ASSETS, DECEMBER 31, 1873.

### Assets in Possession.

Real estate owned by the Com-	
ducting all liens and incum-	
. . . . .	\$2,539,403 36
e of Securities owned by the	
—	
Securities, . . . . .	\$4,777,888 00
City and town secu-	
. . . . .	1,190,000 00
Market value of stocks,	
and securities, . . . ————	5,967,888 00
Deeds of trust or mortgages of	
. . . . .	52,707,912 17
The Company's credit and not	
est, in the Bank, . . . . .	2,224,961 84
Assets, . . . . .	—————63,440,165 37

*Unrealized Assets.*

of premiums falling (exclusive of defer- s), on policies now force, . . . . .	\$131,313 19
of deferred premi- sewhere included), ow actually in force, e of annual premi- e in semi-annual, other instalments, 1,097,014 98	
	<u>\$1,228,328 17</u>
ted to reduce the net values charged policies, . . . . .	307,082 04
deferred and out- miums on policies 31, 1873, . . . . .	— — — — — \$921,246 13
of unpaid interest due or accrued ns and on bonds owned by the nd not elsewhere included, . . . . .	923,572 87
alized Assets, . . . . .	<u>1,844,819 00</u>
ent Assets, . . . . .	\$65,284,984 37

### LIABILITIES.

with losses and matured endow-		
process of adjustment, or adjusted		
	\$633,825 84	
<i>carried forward,</i>	\$633,825 84	65,284,984 97

<i>Amounts brought forward,</i> . . . . .	\$633,825 84	65,284,984 37
Claims for death losses and other policy claims resisted by the Company, . . . . .	124,500 00	
<b>Total policy claims,</b> . . . . .	<b>\$758,325 84</b>	
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.), . . . . .	61,733,896 34	
Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders, . . . . .	43,316 95	
Whole amount of all other debts and obligations (of and against the Company), absolute or contingent, due or to become due, viz.:—Surplus on Tontine policies and premiums paid in advance, . . . . .	56,125 03	
<b>Total Liabilities, except on Policy account,</b>	<b>61,833,338 32</b>	
Gross present Liabilities of the Company, as to Policy-holders, . . . . .	62,591,664 10	
<b>Surplus as regards Policy-holders,</b> . . . . .	<b>\$2,693,320 21</b>	
<b>Amount of unadmitted Assets,</b> . . . . .		<b>17,771 20</b>

## MUTUAL BENEFIT LIFE INSURANCE COMPANY, NEWARK, N. J.

[Incorporated January 31, 1846. Commenced business April, 1845.]

LEWIS C. GROVER, *President.* Secretary, EDWARD A. STRONGHORACE N. CONGAR, *Vice-President.* Actuary, BLOOMFIELD J. MILLER*Principal Office, No. 752 Broad Street, Newark, N. J.**Attorneys to accept service, ALMOND F. NASON and SEARS M. LOVEREDGE, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States Coupon Bonds, 1881, . . . . .	\$227,500 00	\$274,706 25
“ “ Registered Bonds, 1881, . . . . .	189,000 00	219,476 25
“ “ Registered Currency Bonds, . . . . .	850,000 00	971,125 00
“ “ Coupon Bonds, 1865, . . . . .	137,500 00	158,468 75
“ “ Coupon Bonds, 1865–67, . . . . .	1,500 00	1,728 75
	<b>\$1,405,500 00</b>	<b>\$1,625,505 00</b>

## City and Town Bonds:—

	Par value.	Market value.
City Bonds, . . . . .	\$50,000 00	\$50,000 00
Town Bonds, . . . . .	100,000 00	103,500 00
City (N. Y.) Bonds, . . . . .	65,000 00	65,000 00
Town (N. Y.) Bonds, . . . . .	25,000 00	25,000 00
City (N. J.) War Bounty Bonds, . . . . .	400,000 00	400,000 00
“ Old City Bonds, . . . . .	28,000 00	28,000 00
“ Improvement Bonds, . . . . .	200,000 00	200,000 00
“ Aqueduct Bonds, . . . . .	2,200,000 00	2,200,000 00
“ School Bonds, . . . . .	100,000 00	100,000 00
City (N. J.) Bonds, . . . . .	338,500 00	338,500 00
Town (N. J.) Bonds, . . . . .	126,500 00	126,500 00
City (N. J.) Bonds, . . . . .	20,000 00	20,000 00
Town (N. J.) Bonds, . . . . .	50,000 00	50,000 00
City (N. J.) Bonds, . . . . .	50,000 00	50,000 00
Town (N. J.) Bonds, . . . . .	145,000 00	145,000 00
City (Ill.) Bonds, . . . . .	50,000 00	50,000 00
Town (Y.) Bonds, . . . . .	150,000 00	150,000 00
City (Ohio) Bonds, . . . . .	110,000 00	110,000 00
Town (Ohio) Bonds, . . . . .	121,000 00	121,000 00
City (N. J.) Bonds, . . . . .	123,000 00	123,000 00
Town (N. J.) Road Board Bonds, . . . . .	892,000 00	892,000 00
City (N. J.) Bonds, . . . . .	201,000 00	201,000 00
Town (N. Y.) Bonds, . . . . .	1,000 00	1,000 00
City (N. J.) Bonds, . . . . .	1,327,500 00	1,327,500 00
Town (N. J.) Bonds, . . . . .	254,000 00	254,000 00
	<hr/>	<hr/>
	\$7,127,500 00	\$7,131,000 00

## State Bonds:—

Hospital Bonds, . . . . .	\$800 00	\$800 00
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## Assets and Property owned by the Company:—

of agents, . . . . .	\$88,677 23
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## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Real estate owned by the Com-	
ducting all liens and incum-	
. . . . .	\$149,904 10
of Securities owned by the	
—	
Securities, . . . . .	\$1,625,505 00
City and town secu-	
. . . . .	7,131,000 00
bonds, . . . . .	800 00
Net value of stocks,	
and securities, . . . . .	8,757,305 00
	<hr/>
Carried forward, . . . . .	\$8,907,209 10

<i>Amount brought forward,</i>		\$8,907,209	10
Cash loaned on deeds of trust or mortgages of real estate,		11,490,350	70
Premium notes or loans, <i>on interest</i> , taken on policies <i>now actually in force</i> (exclusive of interest),		7,016,385	97
Cash on hand in the office of the Company,		\$26,687	39
Deposited to the Company's credit and not drawn against, in the Bank,		488,256	63
Total cash,		514,944	02
Total Cash Assets,		\$27,868,889	

*Unrealized Assets.*

Gross amount of premiums falling due in 1873 (exclusive of deferred premiums), on policies now actually in force,		\$158,086	07
Gross amount of deferred premiums (not elsewhere included), on policies now actually in force, being balance of annual premiums, payable in semi-annual, quarterly, or other instalments,		65,294	11
		\$223,380	18
Amount deducted to reduce the above to the net values charged against the policies,		55,345	04
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873,		\$168,035	14
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included,		\$373,541	34
Actual amount of interest accrued on premium notes and loans <i>on policies now in force</i> ,		210,490	00
Total accrued interest,		584,031	34
Total unrealized Assets,		752,066	
Gross present Assets,		\$28,620,956	

*LIABILITIES.*

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due,		\$526,217	00
<i>Amounts carried forward,</i>		\$526,217	00
		28,620,956	



brought forward, . . . . .	\$526,217 00	28,620,956 27
th losses and other policy claims		
ne Company, . . . . .	69,000 00	
	<u>          </u>	
ry claims, . . . . .	\$595,217 00	
mium reserve, or net present		
outstanding policies, and other		
of the Company (Actuaries' 4		
. . . . .	24,179,677 56	
l unpaid dividends of surplus,		
bonuses, or other description of		
olicy-holders, . . . . .	223,602 09	
of all other debts and obliga-		
against the Company), absolute		
ent, due or to become due, viz. :—		
declared payable in 1874, dis-		
cember 31, 1873, . . . . .	1,556,323 87	
	<u>          </u>	
ilities, except on Policy account, 25,959,603 52		
ent Liabilities of the Company,		
olicy-holders, . . . . .	—26,554,820 52	
	<u>          </u>	
regards Policy-holders, . . . . .	\$2,066,135 75	
admitted Assets, . . . . .	88,677 23	

## LIFE INSURANCE COMPANY, MONTPELIER, VT.

rated November 13, 1843. Commenced business February 1, 1850.]

WEY, *President.* Secretary, GEORGE W. REED.

WEY, *Vice-President.* Actuary, EDWARD DEWEY.

*Principal Office, Montpelier, Vt.*

*Journey to accept service, JAMES T. PHELPS, Boston.*

## DETAILED STATEMENT OF ASSETS.

es Securities owned by the Company :—

	Par value.	Market value.
6 per cent. Bonds, 1881, . . .	\$107,000 00	\$125,190 00
6 per cent. Bonds, 1868, . . .	50,000 00	57,750 00
6 per cent. Bonds, 1867, . . .	30,900 00	35,807 38
6 per cent. Bonds, 1865, . . .	20,000 00	23,100 00
	<u>          </u>	<u>          </u>
	\$207,900 00	\$241,847 38

## State, City and Town Bonds:—

	Par value.	Market value.
Vermont State 6 per cent. Bonds, . . .	\$49,000 00	\$220,000 00
New Hampshire 6 per cent. Bonds, . . .	26,000 00	
Maine 6 per cent. Bonds, . . .	5,000 00	
Burlington City 6 per cent. Bonds, . . .	60,000 00	
Montpelier Town 7 per cent. Bonds, . . .	80,000 00	
Worcester City 6 per cent. Bonds, . . .	20,000 00	
Fitchburg City 6 per cent. Bonds, . . .	30,000 00	
	<u>\$220,000 00</u>	

## National Bank Stocks:—

First National Bank, Montpelier, . . .	\$21,000 00	\$29,400 00
Montpelier National Bank, . . .	2,700 00	4,050 00
Bank of St. Albans, . . .	250 00	250 00
	<u>\$23,950 00</u>	<u>\$33,700 00</u>

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Vermont National Bank, St. Albans, . . .	\$25,375 00	\$15,000 00
First National Bank, Montpelier, . . .	13,420 00	10,875 00
United States 5-20 Bonds, . . .	912 00	800 00
Concord City (N. H.) Gold Bonds, . . .	5,075 00	4,500 00
“ “ “ Currency Bonds, . . .		
	<u>\$44,782 00</u>	<u>\$31,175 00</u>

## All other Assets and Property owned by the Company:—

Postage stamps, . . .	Cash value.
	\$37 00

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Cash value of real estate owned by the Company, after deducting all liens and incumbrances, . . .	\$13,010 64
Market value of Securities owned by the Company:—	
United States securities, . . .	\$241,847 38
State, city and town securities, . . .	220,000 00
Bank stocks, . . .	33,700 00
Total market value of stocks, bonds and securities, . . .	<u>495,547 38</u>
Cash loaned on deeds of trust or mortgages of real estate, . . .	\$797,820 36
Cash loaned on collat'l securities, . . .	31,175 00
Total cash loans, except on policies, . . .	<u>828,995 36</u>
Amount carried forward, . . .	<u>\$1,337,553 38</u>

ought forward, . . . . .	\$1,337,553 38
or loans, <i>on interest</i> , taken on	
<i>actually in force</i> (exclusive of	
. . . . .	40,443 31
the office of the	
. . . . .	\$1,266 66
Company's credit	
n against, in the	
. . . . .	40,341 17
. . . . .	<u>41,607 83</u>
<i>in possession</i> of the Company,	37 00
Assets, . . . . .	<u>\$1,419,641 52</u>

*Unrealized Assets.*

premiums falling	
exclusive of defer-	
, on policies now	
ce, . . . . .	\$70,358 94
deferred premi-	
where included),	
actually in force,	
of annual premi-	
in semi-annual,	
ther instalments,	24,305 87
	<u>\$94,664 81</u>
ed to reduce the	
et values charged	
licies, . . . . .	13,101 96
ferred and out-	
iums on policies	
1, 1873, . . . . .	<u>\$81,562 85</u>
f unpaid interest	
on cash loans and	
l by the Company,	
ere included, . . . . .	\$39,349 24
f interest accrued	
otes and loans <i>on</i>	
<i>force</i> , . . . . .	1,006 53
d interest, . . . . .	<u>40,355 77</u>
ized Assets, . . . . .	<u>121,918 62</u>
at Assets, . . . . .	<u>\$1,541,560 14</u>

## LIABILITIES.

a losses and matured endow-	
ess of adjustment, or adjusted	
. . . . .	\$27,500 00
<i>carried forward</i> , . . . . .	<u>\$27,500 00</u>
	<u>\$1,541,560 14</u>

<i>Amounts brought forward,</i>	\$27,500 00	\$1,541,560
Claims for death losses and other policy claims resisted by the Company,	1,000 00	
Total policy claims,	\$28,500 00	
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.),	1,019,945 22	
• Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders,	6,423 94	
Whole amount of all other debts and obligations (of and against the Company), absolute or contingent, due or to become due, viz. :—		
Over-payments by policy-holders,	10,000 00	
Total Liabilities, except on Policy account,	\$1,036,369 16	
Gross present Liabilities of the Company, as to Policy-holders,		1,064,869 16
Surplus as regards Policy-holders,		\$476,690 00

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA, WASHINGTON, D. C.

[Incorporated July 23, 1868. Commenced business August 1, 1868.]

E. A. ROLLINS, *President.*

*Secretary,* JOHN M. BUTLER

H. D. COOKE and E. W. PEET, *Vice-Presidents.*

*Actuary,* EMERSON W. PEET.

*Principal Office,* Washington, D. C.

*Attorney to accept service,* E. J. LONG, Boston.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States 6 per cent. Bonds,	\$101,000 00	\$115,518
“ “ 4 per cent. Bonds,	110,000 00	106,150
“ “ 10-40 Bonds,	60,000 00	66,750
	\$271,000 00	\$288,418

State, and City Bonds :—

Virginia State Bonds,	\$42,000 00	\$18,900
Mississippi State Bonds,	20,000 00	17,000
Louisville City 7 per cent. Bonds,	50,000 00	45,000
	\$112,000 00	\$80,900



## as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Nat'l Bank, Philadelphia, . . .	\$216,000 00	
s General Mort. Bonds, . . .	18,750 00	\$260,000 00
s Bonds, . . . . .	47,500 00	
er Iron Co., . . . . .	56,000 00	30,000 00
aghahela Navigation Co., . . .	22,000 00	15,000 00
Bonds, . . . . .	31,200 00	150,000 00
s Bonds, . . . . .	40,000 00	
d Mississippi R. R., . . . . .	100,500 00	
arge National Bank, . . . . .	5,750 00	5,000 00
aghahela Navigation Co., . . .	33,000 00	25,000 00
Erie R. R. Bonds, . . . . .	1,000 00	23,075 00
Paul R. R. Bonds, . . . . .	13,750 00	
ron Co.'s Bonds, . . . . .	28,500 00	
y Trust Ins. and Safe Deposit		
. . . . .	35,000 00	105,000 00
y Trust Ins. and Safe Deposit		
. . . . .	102,000 00	
elphia Warehouse Co., . . . . .	56,000 00	50,000 00
l Co.'s Bonds, . . . . .	6,500 00	40,000 00
awood Mortgage Bonds, . . . .	54,900 00	
lvania R. R., . . . . .	450 00	
ell Creek R. R., . . . . .	350 00	500 00
Certificates, . . . . .	88,000 00	76,000 00
rigation Co.'s 7 per ct. Bonds,	6,800 00	5,000 00
rior Life Ins. Co., New York,	36,767 80	36,767 80
	<hr/>	<hr/>
	\$1,000,717 80	\$821,342 80

## s and Property owned by the Company:—

missions, . . . . .	\$6,000 00
o agents, . . . . .	20,076 89
agents, . . . . .	9,591 73
nal security, . . . . .	754 60
and fixtures, . . . . .	3,000 00
	<hr/>
	\$39,423 22

## MMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

## of Securities owned by the Company:—

urities, . . . . .	\$288,418 75
urities, . . . . .	80,900 00
t value of stocks,	
securities, . . . . .	<hr/> \$369,318 75
ried forward, . . . . .	<hr/> \$369,318 75

<i>Amount brought forward,</i>	\$369,318 75
Cash loaned on deeds of trust or mortgages of real estate,	\$1,627,849 05
Cash loaned on collat'l securities,	821,342 80
Total cash loans, except on policies,	2,449,191 85
Premium notes or loans, <i>on interest</i> , taken on policies <i>now actually in force</i> , (exclusive of interest),	71,681 00
Cash on hand in the office of the Company and deposited in Bank,	151,123 99
Total Cash Assets,	\$3,041,315

*Unrealized Assets.*

Gross amount of premiums falling due in 1873 (exclusive of deferred premiums), on policies now actually in force,	\$47,203 78
Gross amount of deferred premiums (not elsewhere included) on policies now actually in force, being balance of annual premiums, payable in semi-annual, quarterly, or other instalments,	122,175 50
	\$169,379 28
Amount deducted to reduce the above to the net values charged against the policies,	8,881 94
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873,	\$160,497 34
Amount due from other companies on account of re-insured risks,	19,123 13
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included,	33,172 93
Total unrealized Assets,	212,792
Gross present Assets,	\$3,254,108

## LIABILITIES.

Claims for death losses due and unpaid,	\$500 00
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due,	90,029 62
<i>Amounts carried forward,</i>	\$90,529 62
	\$3,254,108

brought forward, . . . . .	\$90,529 62	\$3,254,108 39
losses and other policy claims		
Company, . . . . .	6,274 15	
claims, . . . . .	\$96,803 77	
premium reserve, or		
value of all out-		
olicies, and other		
of the Company		
per cent.), . . . . .	\$2,649,275 34	
re, as above, of re-		
. . . . .	62,420 18	
insurance reserve, . . . . .	2,586,855 16	
of all other debts and obligations		
nt the Company), absolute or		
ue or to become due, viz.:—		
missions, . . . . .	12,925 00	
ilities, except on Policy account, \$2,599,780 16		
ent Liabilities of the Company,		
Policy-holders, . . . . .	2,696,583 93	
regards Policy-holders, . . . . .	\$557,524 46	
mitted Assets, . . . . .	39,423 22	

# Y MUTUAL LIFE INSURANCE COMPANY, NEW- ARK, N. J.

orporated March 19, 1863. Commenced business January 1, 1865.]

UMMER, *President.* Vice-President, JOHN W. STOUT, JR.

ng Secretary and Actuary, C. H. BRINKERHOFF.

Principal Office, Newark, N. J.

ney to accept service, A. H. KENDALL, Waltham.

## DETAILED STATEMENT OF ASSETS.

Securities owned by the Company:—

	Par value.	Market value.
Bonds, . . . . .	\$103,500 00	\$123,476 25
Bonds, . . . . .	\$10,000 00	\$5,800 00
" . . . . .	41,800 00	15,171 25
" . . . . .	100 00	108 30
	\$51,900 00	\$21,079 55

and as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
ed to the Company, . . . . .	-	\$7,816 62
by bond, . . . . .	-	1,500 00
		\$9,316 62

All other Assets and Property owned by the Company:—

Commuted commissions, . . . . .	\$5,700 00
Amount advanced to agents, . . . . .	206,715 89
Agency supplies, stationery, &c., . . . . .	8,504 25
	<hr/>
	\$220,920 14

#### SUMMARY OF ASSETS, DECEMBER 31, 1873.

##### *Assets in Possession.*

Cash value of real estate owned by the Company, after deducting all liens and incumbrances, . . . . .	\$79,513 00
Market value of Securities owned by the Company:—	
United States securities, . . . . .	\$123,476 25
State securities, . . . . .	21,079 55
Total market value of securities, . . . . .	<hr/> 144,555 80
Cash loaned on deeds of trust or mortgages of real estate, . . . . .	\$498,097 84
Cash loaned on collat'l securities, . . . . .	9,316 62
Total cash loans, except on policies, . . . . .	<hr/> 507,414 46
Premium notes or loans, <i>on interest</i> , taken on policies <i>now actually in force</i> (exclusive of interest), . . . . .	265,260 36
Cash on hand in the office of the Company, . . . . .	\$9,239 30
Deposited to the Company's credit and not drawn against, in the bank, . . . . .	51,643 82
Total cash, . . . . .	<hr/> 60,883 12
Total Cash Assets, . . . . .	<hr/> \$1,057,626

##### *Unrealized Assets.*

Gross amount of premiums falling due in 1873 (exclusive of deferred premiums) on policies now actually in force, . . . . .	\$109,283 59
Gross amount of deferred premiums (not elsewhere included), on policies now actually in force, being balance of annual premiums, payable in semi-annual, quarterly or other instalments, . . . . .	79,003 47

*Amounts carried forward, . . . . .* \$188,287 06

---

\$1,057,626



ought forward, . . .	\$188,287 06	\$1,057,626 74
ed to reduce the		
et values charged		
olicies, . . . . .	14,121 53	
ferred and out-		
iums on policies		
1, 1873, . . . . .	—	\$174,165 53
f unpaid interest		
on cash loans and		
d by the Comp'ny,		
ere included, . . .	\$20,560 24	
f interest accrued		
otes and loans on		
force, . . . . .	12,619 73	
d interest, . . . . .	—	33,179 97
lized Assets, . . . . .		207,345 50
nt Assets, . . . . .		\$1,264,972 24

## LIABILITIES.

h losses in process of adjust-		
ted and not due, . . . . .	\$37,000 00	
losses and other policy claims		
o Company, . . . . .	20,000 00	
claims, . . . . .	—	\$57,000 00
um reserve, or net		
of all outstanding		
other obligations		
any (Actuaries' 4		
. . . . .	\$1,032,854 28	
e, as above, of re-		
. . . . .	6,014 19	
ance reserve, . . . . .	—	1,026,840 09
nt Liabilities of the Company,		
cy-holders, . . . . .	—	1,083,840 09
regards Policy-holders, . . . . .		\$181,132 15
mitted Assets, . . . . .		220,920 14

## NEW YORK LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated 1841. Commenced business 1845.]

MORRIS FRANKLIN, *President.* Vice-Pres't and Actuary, WM. H. BEER*Principal Office, Nos 346 and 348 Broadway, New York.**Attorneys to accept service, DANIEL W. RUSSELL, Boston, and CHARLES KIMBALL, Lynn.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company :—

	Par value.	Market val.
United States 10-40 Bonds, . . . . .	\$50,000 00	\$56,000
“ “ 5 per cent. Bonds of 1874, . . . . .	30,000 00	33,300
“ “ 6 per cent. Bonds of 1881, . . . . .	219,000 00	254,040
“ “ 6 per cent. Coupon Bonds, . . . . .	56,000 00	65,520
“ “ 6 per cent. Currency Bonds, . . . . .	1,800,000 00	2,056,500
“ “ 5 per cent. Bonds (new), . . . . .	500,000 00	562,500
	<hr/> \$2,655,000 00	<hr/> \$3,027,860

## State, County, City and Town Bonds and Loans :—

Virginia State Bonds, . . . . .	\$10,010 00	\$5,005
Tennessee State Bonds, . . . . .	20,000 00	16,000
Georgia State Bonds, . . . . .	3,500 00	3,010
Alabama State Bonds, . . . . .	48,000 00	40,320
South Carolina State Bonds, . . . . .	50,000 00	12,000
Mississippi State Warrants, . . . . .	20,000 00	18,000
City of Richmond (Va.) Coupon Bonds, . . . . .	50,000 00	50,000
New York Central Park Loan, . . . . .	25,000 00	25,000
New York City Street Opening Bonds, . . . . .	543,500 00	543,500
New York County Bounty Bonds, . . . . .	40,000 00	40,000
New York City Revenue Bonds, . . . . .	450,000 00	450,000
Yonkers Town Bonds, . . . . .	107,500 00	107,500
	<hr/> \$1,867,510 00	<hr/> \$1,310,335

## National Bank Stocks :—

National Bank of America, . . . . .	\$7,700 00	\$11,242
Merchants' National Bank, . . . . .	14,000 00	16,240
National Bank of the Republic, . . . . .	1,500 00	1,575
American Exchange National Bank, . . . . .	10,000 00	10,700
Metropolitan National Bank, . . . . .	5,000 00	6,000
Gold, . . . . .	71,609 27	79,128 2
	<hr/> \$109,809 27	<hr/> \$124,885 5

## Other Corporate Stocks and Bonds :—

Delaware and Hudson Canal Co.'s Stock, . . . . .	\$64,000 00	\$74,240 0
“ “ “ “ “ Bonds, . . . . .	400,000 00	400,000 0
	<hr/> \$464,000 00	<hr/> \$474,240 0



<i>Amounts brought forward,</i>					\$789,985 75	23,464,410 44
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included,					\$132,469 55	
Actual amount of interest accrued on premium notes and loans on policies now in force,				29,816 55		
Rents accrued for use of Company's property, or under sub-lease,					13,545 88	
Total, accrued interest and rents,					175,831 98	
Total unrealized Assets,						965,817 75
Gross present Assets,						\$24,430,228 19

## LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due,					\$398,170 00	
Claims for death losses and other policy claims resisted by the Company,					81,200 00	
Total policy claims,					\$479,370 00	
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.),					\$22,153,561 13	
Deduct net value, as above, of re-insured risks,				122,397 82		
Net re-insurance reserve,					22,031,163 31	
Amount of all unpaid dividends of surplus, percentages, bonuses, or other description of profits due policy-holders,					208,630 57	
Total Liabilities, except on Policy account,					22,239,793 88	
Gross present Liabilities of the Company, as to Policy-holders,						22,719,163 88
Surplus as regards Policy-holders,						\$1,711,064 31



# TERN MUTUAL LIFE INSURANCE COMPANY, MILWAUKEE, WIS.

ated March, 1857. Commenced business November 25, 1858.]

YKE, *President.* *Secretary,* WILLARD MERRILL.

*Vice-President.* *Actuary,* EMORY MCCLINTOCK.

*Principal office, Milwaukee, Wis.*

*cept service, EDWARD J. SMITH and JOHN PRYOR, Boston.*

## DETAILED STATEMENT OF ASSETS.

Securities owned by the Company:—

	Par value.	Market value.
20 Registered Bonds, . . .	\$120,000 00	\$176,450 00
per ct. Reg'd Currency Bonds, . .	30,000 00	
	<u>\$150,000 00</u>	

ets and Property owned by the Company:—

S, . . . . .	\$59,977 03
and fixtures, . . . . .	5,000 00
. . . . .	22,900 32
	<u>\$87,877 35</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

### *Assets in Possession.*

real estate owned by the Com-

ducting all liens and incum-

. . . . . \$319,252

of Securities owned by the

curities, . . . . . 176,450 00

deeds of trust or mortgages of

. . . . . 7,986,335 38

or loans, *on interest*, taken on

*actually in force* (exclusive of

. . . . . 4,380,275 35

n the office of the

. . . . . \$83,492 98

e Company's credit

vn against, in the

. . . . . 105,604 70

. . . . . 189,097 68

Assets, . . . . . 13,051,411 28

rried forward, . . . . . \$13,015,411 28

*Amount brought forward,* . . . . . \$13,015,411 2

*Unrealized Assets.*

Gross amount of premiums falling  
due in 1873 (exclusive of deferred  
premiums), on policies now  
actually in force, . . . . \$320,239 35

Gross amount of deferred premi-  
ums (not elsewhere included),  
on policies now actually in force,  
being balance of annual premi-  
ums, payable in semi-annual,  
quarterly, or other instalments, 287,776 86

\$608,016 21

Amount deducted to reduce the  
above to the net values charged  
against the policies, . . . 121,603 23

Net amount deferred and out-  
standing premiums on policies  
in force Dec. 31, 1873, . . . \$486,412 98

Actual amount of unpaid interest  
due or accrued on cash loans  
and on bonds owned by the  
Company, and not elsewhere  
included, . . . . . \$305,393 88

Actual amount of interest accrued  
on premium notes and loans on  
*policies now in force,* . . . 162,192 00

Rents accrued for use of Com-  
pany's property, or under sub-  
lease, . . . . . 291 67

Total accrued interest and  
rents, . . . . . 467,877 55

Total unrealized Assets, . . . . . 954,290 53

Gross present Assets, . . . . . \$14,005,701 81

**LIABILITIES.**

Claims for death losses and matured endow-  
ments, in process of adjustment, or adjusted  
and not due, . . . . . \$47,995 14

Claims for death losses and other policy claims  
resisted by the Company, . . . . . 20,000 00

Total policy claims, . . . . . \$67,995 14

*Amounts carried forward,* . . . . . \$67,995 14 14,005,701 81

Brought forward, . . . . .	\$67,995 14 14,005,701 81
premium reserve, or net present outstanding policies, and other of the Company (Actuaries' 4 . . . . .	12,236,748 06
unpaid dividends of surplus, bonuses or other description of policy-holders, . . . . .	3,000 00
of all other debts and obliga- tions against the Company), absolute due or to become due, viz.:— commitments, . . . . .	3,500 00
Liabilities, except on Policy account, 12,243,248 06 Total Liabilities of the Company, Policy-holders, . . . . .	12,311,243 20
Assets regarding Policy-holders, . . . . .	\$1,694,458 61
Admitted Assets, . . . . .	87,877 35

# UAL LIFE INSURANCE COMPANY, PHILADEL- PHIA, PA.

incorporated February 24, 1847. Commenced business May 25, 1847.]

President, Secretary, HENRY AUSTIE.

Vice-President, Actuary, JAMES W. MASON.

Principal Office, No. 921 Chestnut Street, Philadelphia.

Agent to accept service, CHARLES LETTS, Boston.

## DETAILED STATEMENT OF ASSETS.

Securities owned by the Company:—

	Par value.	Market value.
10-40 Registered Bonds, . . .	\$100,000 00	\$111,125 00
20 Registered Bonds, . . .	71,900 00	83,404 00
per cent. Registered Bonds, . .	83,000 00	96,487 50
	<u>\$254,900 00</u>	<u>\$291,016 50</u>

and Bonds:—

Philadelphia 6 per cent. Loan, . . .	\$190,000 00	\$192,375 00
6 per cent. Loan, . . .	9,000 00	8,280 00
any 6 per cent. Loan, . . .	26,000 00	23,920 00
any 5 per cent. Loan, . . .	12,000 00	8,640 00
lle 6 per cent. Loan, . . .	10,000 00	10,000 00
is 6 per cent. Loan, . . .	30,000 00	30,000 00
10 per cent. Water Bonds, . . .	30,000 00	30,000 00
	<u>\$307,000 00</u>	<u>\$303,215 00</u>

## National Bank Stocks :—

	Par value.	Market value.
100 shares Western Nat'l Bank, Philadelphia, .	\$5,000 00	\$6,000 00
209 " Commercial Nat'l B'k, Philadelphia, .	10,450 00	11,704 00
76 " North American Nat'l Bank, Philadelphia, . . . . .	7,600 00	18,240 00
50 " Girard Nat'l Bank, Philadelphia, .	2,000 00	2,900 00
425 " Corn Exchange Nat'l Bank, Philadelphia, . . . . .	21,250 00	29,325 00
50 " Mechanics' Bank of St. Louis, Mo.,	5,000 00	5,000 00
	<hr/> \$51,800 00	<hr/> \$73,169 00

## Railroad Stocks and Bonds :—

500 shares Northern Central Railroad Stock, .	\$25,000 00	\$15,000 00
Pennsylvania Railroad 6 per cent. Bonds, .	100,000 00	91,000 00
Reading Railroad 7 per cent. Bonds, . . . . .	50,000 00	50,500 00
" " 7 " " of 1893, .	50,000 00	50,500 00
Lehigh Valley Railroad 7 per cent. Bonds, .	50,000 00	52,000 00
United Canal and R. R. Co.'s 6 per cent. Bonds, .	50,000 00	47,000 00
Westchester Railroad 7 per cent. Bonds, . . . . .	75,000 00	75,750 00
North Pennsylvania R. R. 7 per cent. Bonds, .	100,000 00	100,000 00
	<hr/> \$500,000 00	<hr/> \$481,750 00

## Other Corporate Stocks and Bonds :—

260 shares Lehigh Coal and Navigation Co., .	\$13,000 00	\$11,115 00
212 " Girard Life Insurance Company, .	5,300 00	8,904 00
250 " Delaware Mutual Safety Ins. Co., .	6,250 00	6,500 00
Lehigh Coal and Navigation Co.'s Bonds (6 per cent. gold), . . . . .	17,000 00	15,470 00
Susquehanna Canal Co.'s 6 per cent. Bonds, .	60,000 00	51,000 00
Masonic 7-30 Bonds, . . . . .	109,000 00	113,905 00
American Steamship Company's Bonds, . . . . .	25,000 00	18,750 00
	<hr/> \$235,550 00	<hr/> \$225,644 00

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Personal loans secured by bonds and mortgages, . . . . .	\$528,770 00	\$70,965 00
Policies assigned to the Company, . . . . .	—	2,894 00
		<hr/> \$73,860 00

## All other Assets and Property owned by the Company :—

Cash in hands of agents, . . . . .	\$13,220 00
Loaned on personal security, . . . . .	2,388 55
Furniture, safes and fixtures, . . . . .	9,052 14
Annuity, . . . . .	200 25
Centennial stock, . . . . .	400 00
Scrip dividends bought, . . . . .	\$295,234 33
	<hr/> \$25,260 94



## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Real estate owned by the Com-  
deducting all liens and incum-

..... \$158,000 00  
e of Securities owned by the

Securities, . . . \$291,016 50

..... 303,215 00

..... 73,169 00

and bonds, . . . 481,750 00

stocks and bonds, 225,644 00

et value of stocks,

and securities, . . . ———— 1,374,794 50

n deeds of trust or

f real estate, . . . \$1,613,565 16

collat'l securities, 73,860 28

loans, except on

..... ———— 1,687,425 44

s or loans, on interest, taken on

actually in force (exclusive of

..... 590,758 54

in the office of the

..... \$31,689 51

e Company's credit

own against, in the

..... 141,217 68

..... ———— 172,907 19

Assets, . . . ———— \$3,983,885 67

*Unrealized Assets.*

of premiums falling

(exclusive of defer-

s), on policies now

force, . . . \$37,371 56

of deferred premi-

sewhere included)

ow actually in force,

ce of annual premi-

e in semi-annual,

other instalments, 43,510 65

\$80,882 21

ected to reduce the

net values charged

policies, . . . 9,808 51

deferred and out-

miums on policies

. 31, 1873, . . . ———— \$71,073 70

carried forward, . . . \$71,073 70 \$3,983,885 67

<i>Amounts brought forward,</i> . . . . .	\$71,073 70	\$3,983,885
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included, . . . . .	\$50,032 99	
Actual amount of interest accrued on premium notes and loans on policies now in force, . . . . .	2,508 83	
Total accrued interest, . . . . .	<u>52,441 82</u>	
Total unrealized Assets, . . . . .		<u>123,615</u>
Gross present Assets, . . . . .		\$4,107,501

## LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due, . . . . .	\$99,400 00	
Claims for death losses and other policy claims resisted by the Company, . . . . .	21,000 00	
Total policy claims, . . . . .	<u>\$120,400 00</u>	
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.), . . . . .	\$3,437,343 34	
Deduct net value, as above, of re-insured risks, . . . . .	20,808 97	
Net re-insurance reserve, . . . . .	<u>\$3,416,534 37</u>	
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders, . . . . .	38,530 00	
Whole amount of all other debts and obligations (of and against the Company), absolute or contingent, due or to become due, viz.:—Scrip dividends not held by the Co., . . . . .	20,005 67	
Scrip dividends held by the Co., . . . . .	\$295,234 33	
Cash dividends on policies not reported in December, . . . . .	6,500 00	
Total Liabilities, except on Policy account, . . . . .	\$3,481,570 04	
Gross present Liabilities of the Company, as to Policy-holders, . . . . .		<u>3,601,970</u>
Surplus as regards Policy-holders, . . . . .	\$505,531	
Amount of unadmitted Assets, . . . . .	25,260	

# FIDELITY LIFE INSURANCE COMPANY, HARTFORD, CONN.

Incorporated May, 1851. Commenced business May, 1851.]

President,

Secretary, JAMES F. BURNS.

Vice-President, JAMES B. HOSMER.

Principal Office, Hartford, Conn.

Agent to accept service, WILLIAM H. GUILD, Boston.

## DETAILED STATEMENT OF ASSETS.

Securities owned by the Company:—

	Par value.	Market value.
per cent. Registered Bonds, .	\$160,000 00	\$186,200 00
per cent. Coupon Bonds, .	15,000 00	18,075 00
20 Registered Bonds, .	70,000 00	80,500 00
	<hr/>	<hr/>
	\$245,000 00	\$284,775 00

County Bonds:—

County Bonds, . . . . .	\$20,000 00	\$16,200 00
County Bonds, Quincy, Pacific and		
. . . . .	50,000 00	50,000 00
	<hr/>	<hr/>
	\$70,000 00	\$66,200 00

Bank Stocks:—

First National Bank, Hartford, .	\$20,000 00	\$26,000 00
Second National Bank, Hartford, .	20,000 00	27,200 00
Third National Bank, Hartford, .	3,500 00	4,445 00
Fourth National Bank, Hartford, .	10,000 00	12,500 00
Fifth National Bank, Hartford, .	20,000 00	24,800 00
Sixth National Bank, Hartford, .		
Seventh National Bank, Hartford, .	7,000 00	9,170 00
Eighth National Bank, Hartford, .	20,000 00	31,300 00
Ninth National Bank, Massillon, Ohio, .	10,000 00	13,500 00
Tenth National Bank, Toledo, Ohio, .	25,000 00	33,750 00
Eleventh National Bank, Hartford, .	5,000 00	5,200 00
	<hr/>	<hr/>
	\$140,500 00	\$187,865 00

State Bonds:—

Illinois Railroad Bonds, . . . .	\$8,000 00	\$8,000 00
Minnesota Railroad Bonds, . . .	35,000 00	24,500 00
	<hr/>	<hr/>
	\$43,000 00	\$32,500 00

City Stocks:—

Hartford Gas-Light Company, .	\$6,625 00	\$9,606 25
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## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned there
Note secured by Quincy, Pacific and Missouri Railroad Bonds, . . . . .	\$42,500 00	\$35,000
Note secured by 688 shares Willimantic Linen Company, . . . . .	34,400 00	22,200
Note secured by 102 shares Chicago Nat'l B'k, . . . . .	13,500 00	8,500
“ “ by real estate, . . . . .	—	3,888
	<hr/> \$90,400 00	<hr/> \$69,588

## All other Assets and Property owned by the Company :—

Loaned on personal security, . . . . .	\$31,991 13
Furniture, safes and fixtures, . . . . .	9,737 37
Stockholders' notes, . . . . .	84,000 00
	<hr/> \$125,728 50

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

## Market value of Securities owned by the Company :—

United States securities, . . . . .	\$284,775 00
State and county securities, . . . . .	66,200 00
Bank stocks, . . . . .	187,865 00
Railroad bonds, . . . . .	32,500 00
Other corporate stocks, . . . . .	9,606 25
Total market value of stocks, bonds and securities, . . . . .	<hr/> \$580,946 25
Cash loaned on deeds of trust or mortgages of real estate, . . . . .	\$3,654,767 74
Cash loaned on collat'l securities, . . . . .	69,588 00
Total cash loans, except on policies, . . . . .	<hr/> 3,724,345 74
Premium notes or loans <i>on interest</i> , taken on policies <i>now actually in force</i> (exclusive of interest), . . . . .	3,684,716 00
Cash on hand in the office of the Company, and deposited to the Co.'s credit in the Bank, . . . . .	235,808 70
Total Cash Assets, . . . . .	<hr/> \$8,225,816 6

*Unrealized Assets.*

Gross amount of premiums falling due in 1873 (exclusive of deferred premiums), on policies now actually in force, . . . . .	\$539,724 11
---	--------------

*Amounts carried forward, . . . . .* \$539,724 11

---

\$8,225,816 6



rought forward, . . .	\$539,724 11	\$8,225,816 69
f deferred premi- ewhere included), w actually in force, of annual premi- in semi-annual, other instalments, . . .	129,070 71	
	<u>\$668,794 82</u>	
ed to reduce the et values charged olicies, . . .	71,921 11	
ferred and out- niums on policies 31, 1873, . . .	—	\$596,873 71
f unpaid interest due or accrued s and on bonds owned by the d not elsewhere included, . . .	126,442 44	
lized Assets, . . .	—	723,316 15
nt Assets, . . .		<u>\$8,949,132 84</u>

## LIABILITIES.

th losses and matured endow- cess of adjustment, or adjusted . . . . .	\$196,788 00	
losses and other policy claims e Company, . . . . .		
y claims, . . . . .	\$196,788 00	
mium reserve, or value of all out- icies, and other of the Company per cent), . . .	\$8,642,330 22	
ne, as above, of re- . . . . .	6,415 19	
rance reserve, . . . . .	—	8,635,915 03
ilities, except on Policy account, . . .	\$8,635,915 03	
ent Liabilities of the Company, olicy-holders, . . . . .	—	8,832,703 03
regards Policy-holders, . . . . .	\$116,429 81	
mitted Assets, . . . . .		125,728 50

**PROVIDENT LIFE AND TRUST COMPANY, PHILADELPHIA, PA.**

[Incorporated March, 1865. Commenced business July 31, 1865.]

**SAMUEL R. SHIPLEY, President. Vice-President, WM. C. LONGSTREET**

**Actuary, ROWLAND PARRY.**

*Principal Office, No. 108 South Fourth Street, Philadelphia.*

*Attorney to accept service, GILBERT C. HOAG, Lynn.*

**DETAILED STATEMENT OF ASSETS.**

**United States Securities owned by the Company:—**

	Par value.	Market value.
United States 5 per cent. Registered Bonds, . . .	\$100,000 00	\$111,000 00
“ “ 5-20 Registered Bonds, . . .	100,000 00	114,750 00
“ “ 5 per cent. Coupon Bonds, . . .	80,000 00	88,800 00
“ “ 10-40 Registered Bonds, . . .	50,000 00	55,500 00
“ “ 5-20 Coupon Bonds, . . .	4,300 00	5,030 00
	<hr/> \$334,300 00	<hr/> \$375,080 00

**State and City Bonds:—**

Pennsylvania 6 per cent. Bonds, . . .	\$111,400 00	\$111,400 00
Philadelphia 6 per cent. Bonds, . . .	100,000 00	101,000 00
New Jersey 6 per cent. Bonds, . . .	6,000 00	6,000 00
	<hr/> \$217,400 00	<hr/> \$218,400 00

**Railroad Bonds:—**

Pennsylvania R. R. General Mortgage Bonds, . . .	\$100,000 00	\$91,400 00
Junction R. R. 6 per cent. Bonds, . . .	30,000 00	26,400 00
United Companies of N. J. 6 per cent. Bonds, . . .	70,000 00	64,400 00
Southern Central R. R. 7 per cent. Bonds, . . .	30,000 00	30,000 00
Philadelphia and Reading R. R. Bonds, . . .	40,000 00	39,200 00
Pennsylvania and N. Y. Canal and R. R. Bonds, . . .	30,000 00	30,000 00
Camden and Amboy R. R. 6 per cent. Bonds, . . .	30,000 00	28,140 00
	<hr/> \$330,000 00	<hr/> \$309,540 00

**Other Corporate Bonds:—**

Susquehanna Coal Co.'s 6 per cent. Bonds, . . .	\$23,000 00	\$14,950 00
Lehigh Coal and Navigation Co.'s Bonds, . . .	34,000 00	30,600 00
Schuylkill Navigation Co.'s Bonds, . . .	82,100 00	57,470 00
Philadelphia and Reading Coal and Iron Co.'s 7 per cent. Bonds, . . .	119,500 00	101,575 00
	<hr/> \$258,600 00	<hr/> \$204,595 00

**Securities held as Collateral for Cash Loans:—**

	Market value.	Loaned thereon.
50 shares Saucon Iron Company, . . .	\$6,250 00	\$4,722 00
15 “ Pennsylvania Railroad, . . .	720 00	600 00
<i>Amounts carried forward,</i> . . .	<hr/> \$6,970 00	<hr/> \$5,322 00

## OF OTHER STATES.

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<i>brought forward,</i>	\$6,970 00	\$5,322 50
Bonds, guaranteed by Philad. and		
R.,	9,200 00	8,002 75
imore and Ohio R. R.,	75,000 00	48,557 29
ymarket Manufacturing Co.,	24,375 00	18,713 50
ania R. R. Bonds,	2,000 00	1,743 75
igh Coal and Navigation Co.,	18,925 00	11,520 00
Philadelphia and Erie R. R.,		
ding Coal and Iron Co.,		
nsylvania Salt Co.,	8,000 00	5,750 00
's Bonds, endorsed by Philad.		
R. R.,	23,400 00	15,477 00
hilad. and Darby P. R. W. Co.,		
y C. and W. P. R. W. Co.,	12,500 00	5,760 00
tral National Bank,	5,600 00	4,356 58
ad. Trust, Safe Deposit & Ins. Co.,	3,640 00	2,845 00
stmoreland Coal Co.,	8,800 00	6,156 04
nd Navig'n Co.'s 7 per ct. Loan,	103,500 00	72,415 56
igh Valley R. R. Co.,	22,800 00	19,311 11
innati and St. Louis R. R.,	20,400 00	13,188 00
stawissa R. R. Preferred Stock,	100,000 00	69,743 23
l Creek and Alleghany R. R.,	19,750 00	13,654 67
mbria Iron Co.,	8,700 00	5,826 39
bal and Iron Co.'s 1st Mortgage		
	44,100 00	33,655 00
ne Iron Co.,	9,750 00	4,343 75
	-	295 50
	<u>\$527,410 00</u>	<u>\$366,637 62</u>

## Assets and Property owned by the Company:—

es, stationery, &c.,	\$2,000 00
s and fixtures,	4,000 00
	<u>\$6,000 00</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Real estate owned by the Company,  
 ing all liens and incumbrances, . \$101,256 29  
 ie of Securities owned by the

Securities,	\$375,080 00
Securities,	218,400 00
s,	309,540 00
e bonds,	204,595 00
Market value of stocks,	
nd securities,	<u>1,107,615 00</u>
<i>Carried forward,</i>	<u>\$1,208,871 29</u>

<i>Amount brought forward,</i>		\$1,208,871 29
Cash loaned on deeds of trust or mortgages of real estate,	\$310,687 81	
Cash loaned on collat'l securities,	366,637 62	
Total cash loans, except on policies,		677,325 43
Premium notes or loans <i>on interest</i> , taken on policies <i>now actually in force</i> (exclusive of interest),		105,743 52
Cash on hand in the office of the Company,	\$4,876 72	
Deposited to the Company's credit and not drawn against, in the bank,	25,000 00	
Total cash,		29,876 72
Total Cash Assets,		\$2,021,816

*Unrealized Assets.*

Gross amount of premiums falling due in 1873 (exclusive of deferred premiums), on policies now actually in force,		
Gross amount of deferred premiums (not elsewhere included), on policies now actually in force, being balance of annual premiums, payable in semi-annual, quarterly or other instalments,	\$135,684 19	
Amount deducted to reduce the above to the net values charged against the policies,	13,568 42	
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873,		\$122,115 77
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included,	\$10,080 90	
Rents accrued for use of Company's property, or under sublease,	583 33	
Total accrued interest and rents,		10,664 23
Total unrealized Assets,		132,780
Gross present Assets,		\$2,154,596
<i>Amount carried forward,</i>		\$2,154,596



ught forward, . . . . . \$2,154,596 96

## LIABILITIES.

Losses and matured endow- ment of adjustment, or adjusted	\$24,148 00
Losses and other policy claims	
Company, . . . . .	5,000 00
Unpaid on annuity claims, . .	85 50
Claims, . . . . .	\$29,233 50
Reserve, or net present outstanding policies, and other the Company (Actuaries' 4 per . . . . .	1,573,642 44
Unpaid dividends of surplus, bonuses, or other descriptions	
Policy-holders, . . . . .	6,696 97
Liabilities, except on Policy account, \$1,580,339 41	
Net Liabilities of the Company, Policy-holders, . . . . .	1,609,572 91
Reserve regards Policy-holders, . . . . .	\$545,024 95
Unmitted Assets, . . . . .	6,000 00

## LIFE INSURANCE COMPANY, CHICAGO, ILL.

Incorporated March 27, 1869. Commenced business July, 1870.]

President.

Secretary, JOHN F. COLLINS.

Residents, PAUL CORNELL and L. D. CARTRIGHT.

Actuary, C. F. McCAY.

Principal Office, Chicago, Ill.

Agent to accept service, LEWIS G. LOWE, Bridgewater.

## DETAILED STATEMENT OF ASSETS.

Securities owned by the Company:—

	Par value.	Market value.
20 Bonds, 1864, . . . . .	\$80,000 00	\$91,800 00 <sup>4</sup>
0-40 Bonds, . . . . .	20,000 00	22,725 00
	\$100,000 00	\$114,525 00
and Town Bonds:—		
City (Col.) Bond, . . . . .	\$1,000 00	\$1,000 00
City (Iowa) Bond, . . . . .	1,000 00	1,000 00
Ill.) Bond, . . . . .	500 00	500 00
N. Y.) Bond, . . . . .	500 00	500 00
	\$3,000 00	\$3,000 00

## National Bank Stocks:—

	Par value.	Market value.
6½ shares Manufacturers' Bank, Milwaukee, . . .	\$650 00	\$650 00

## Other Corporate Stocks:—

50 shares Pacific Hotel Co., Chicago, Ill., . . .	\$5,000 00	\$5,000 00
California Mutual Life Ins. Co.'s Stock, . . .	40,220 64	40,220 64
133 shares Wyandotte Rolling Mill Co., Detroit, . . .	6,650 00	6,650 00
	<hr/>	<hr/>
	\$51,870 64	\$51,870 64

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
10 shares St. Louis Lead and Oil Co., . . .	\$1,000 00	\$800 00
150 " Dubuque Lumber Co., . . .	15,000 00	10,450 00
8 " City National Bank, Chicago, . . .	1,120 00	800 00
100 " Lakeside Publishing and Printing Co., Chicago, . . .	10,000 00	5,000 00
7 " Cornell Watch Co., Chicago, . . .	2,000 00	2,000 00
250 " Kennebec Land and Lumber Co., . . .	25,000 00	15,000 00
10 \$1,000 South Park Bonds, Chicago, . . .	10,000 00	10,000 00
United States 5-20 Bonds, . . .	2,300 00	
" " 5-20 Bonds, . . .	3,480 00	3,000 00
40 shares New York, Prov. and Boston R. R., . . .	5,600 00	4,000 00
7 " Amer. Screw Co., Providence, R. I., . . .	5,000 00	4,319 00
Life policies assigned, . . .	—	12,125 00
100 shares Union Savings Bank, Cedar Rapids, . . .	10,000 00	5,000 00
Paid-up endowment policy, Mut. Life Ins. Co., . . .	—	1,390 00
Notes secured by trust deed mortgages, . . .	11,368 02	10,025 00
	<hr/>	<hr/>
	\$101,868 02	\$83,910 00

## All other Assets and Property owned by the Company:—

United States postage and revenue stamps, . . .		Cash value \$115 00
Commuted commissions, . . .	\$20,338 09	
Cash in hands of officers or agents, . . .	54,836 63	
Judgment for debts, . . .	1,491 17	
Agency supplies, stationery, &c., . . .	3,400 00	
Furniture, safes and fixtures, . . .	21,695 28	
Bills receivable, . . .	67,054 04	
	<hr/>	
	\$168,815 21	

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Cash value of real estate owned by the Company, after deducting all liens and incumbrances, . . .	\$343,278 90
	<hr/>
Amount carried forward, . . .	\$343,278 90

*brought forward*, . . . . \$343,278 90

ue of Securities owned by the

—  
securities, . . . \$114,525 00

nd town securities, . . . 3,000 00

. . . . . 650 00

te stocks and bonds, . . . 51,870 64

arket value of stocks,

nd securities, . . . ——— 170,045 64

on deeds of trust or

of real estate, . . . \$966,942 06

n collat'l securities, . . . 83,910 36

h loans, except on

, . . . . ——— 1,050,852 42

s or loans, *on interest*, taken on

*actually in force* (exclusive of

. . . . . 142,453 37

in the office of the

. . . . . \$29,325 75

he Company's credit

awn against, in the

. . . . . 34,652 44

h, . . . . . ——— 63,978 19

ets *in possession* of the Company, . . . 115 00

h Assets, . . . . ——— \$1,770,723 52

*Unrealized Assets.*

of premiums falling

(exclusive of defer-

ns), on policies now

force, . . . . \$133,434 73

of deferred premi-

elsewhere included),

now actually in force,

ce of annual premi-

ole in semi-annual,

r other instalments, . . . 116,117 58

. . . . . \$249,552 31

acted to reduce the

e net values charged

policies, . . . . 31,626 95

deferred and out-

emiums on policies

c. 31, 1873, . . . . ——— \$217,925 36

at of unpaid interest

rned on cash loans

nds owned by the

and not elsewhere

. . . . . \$43,115 19

*carried forward*, . . \$43,115 19 \$217,925 36 \$1,770,723 52

<i>Amounts brought forward,</i>	\$43,115 19	\$217,925 36	\$1,770,723 5
Actual amount of interest accrued on premium notes and loans on <i>policies now in force,</i>	4,162 12		
Rents accrued for use of Company's property, or under sublease,	4,420 85		
Total accrued interest and rents,		51,698 16	
Total unrealized Assets,			269,623 5
Gross present Assets,			\$2,040,347 0

## LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due,	\$30,731 00		
Claims for death losses and other policy claims resisted by the Company,	3,000 00		
Total policy claims	\$33,731 00		
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent ),	1,636,471 22		
Total Liabilities, except on Policy account,	\$1,636,471 22		
Gross present Liabilities of the Company, as to Policy-holders,		1,670,202 5	
Surplus as regards Policy-holders,		\$370,144 8	
Amount of unadmitted Assets,			168,815 2

## SECURITY LIFE INSURANCE AND ANNUITY COMPANY, NEW YORK.

[Incorporated January 17, 1862. Commenced business January 18, 1862.]

ROBERT L. CASE, *President.**Secretary,* ISAAC H. ALLENTHEO. R. WETMORE, *Vice-President.**Actuary,* R. LUDLOW CASE, J.*Principal Office, Nos. 31 and 33 Pine Street, New York.**Attorney to accept service, JOHN W. FLETCHER, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value
United States 5-20 Bonds, 1862,	\$130,000 00	\$148,200 00
" " 5-20 Bonds, 1865,	40,000 00	47,000 00
<i>Amounts carried forward,</i>	\$170,000 00	\$195,200 00



brought forward, . . . .	\$170,000 00	\$195,200 00
5-20 Bonds, 1867, . . . .	45,000 00	52,650 00
5-20 Bonds, 1868, . . . .	35,000 00	40,950 00
10-40 Bonds, . . . .	100,000 00	114,000 00
Currency Bonds, . . . .	245,000 00	281,750 00
	<hr/>	<hr/>
	\$595,000 00	\$684,550 00

—

a State Bonds, . . . .	\$50,000 00	\$15,000 00
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Assets and Property owned by the Company:—

Commissions, . . . .	\$83,623 42
Tools and fixtures, . . . .	20,972 63
	<hr/>
	\$104,596 05

# SUMMARY OF ASSETS, DECEMBER 31, 1873.

## Assets in Possession.

Value of Securities owned by the

—

Securities, . . . .	\$684,550 00	
Reserves, . . . .	15,000 00	
Market value of bonds		
Securities, . . . .	<hr/>	\$699,550 00
On deeds of trust or mortgages of		
Real estate, . . . .		30,682 80
Loans or loans <i>on interest</i> , taken on		
Loans <i>actually in force</i> (exclusive of		
Loans, . . . .		1,995,547 16
In the office of the		
Company, . . . .	\$17,984 60	
The Company's credit		
Drawn against, in the		
Company, . . . .	103,789 76	
Loans, . . . .	<hr/>	121,774 36
Cash Assets, . . . .	<hr/>	\$2,847,554 32

## Unrealized Assets.

Value of premiums falling		
(exclusive of deferred		
premiums), on policies now		
in force, . . . .	\$428,773 98	
Value of deferred premi-		
ums (elsewhere included),		
now actually in force,		
Value of annual premi-		
ums payable in semi-annual,		
or other instalments, . . . .	228,175 90	
	<hr/>	<hr/>
Carried forward, . . . .	\$656,949 88	\$2,847,554 32

<i>Amounts brought forward,</i>	\$656,949 88	\$2,847,554 3
Amount deducted to reduce the above to the net values charged against the companies,	164,297 47	
Net amount deferred and out- standing premiums on policies in force Dec. 31, 1873,	— \$492,712 41	
Amount due from other companies on account of re-insured risks,	26,594 34	
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Comp'y, and not elsewhere included,	\$18,367 72	
Actual amount of interest accrued on premium notes and loans on <i>policies now in force,</i>	63,879 46	
Total accrued interest,	82,247 18	
Total unrealized Assets,	—	601,553 9
Gross present Assets,		\$3,449,108 2

## • LIABILITIES.

Claims for death losses and matured endow- ments, in process of adjustment, or adjusted and not due,	\$94,839 00	
Claims for death losses and other policy claims resisted by the Company,	10,000 00	
Total policy claims,	\$104,839 00	
Computed premium reserve, or net present value of all out- standing policies, and other obligations of the Company (Actuaries' 4 per cent.),	\$3,142,627 24	
Deduct net value, as above, of re- insured risks,	14,803 00	
Net re-insurance reserve,	3,127,824 24	
Amount of all unpaid dividends of surplus, percentages, bonuses or other description of profits due policy-holders,	13,018 25	
Amount due stockholders for interest or divi- dends declared on capital stock, including share or percentage of profits, surplus, re- ceipts, or otherwise,	930 00	
Whole amount of all other debts and obligations (of and against the Company), absolute or contingent, due or to become due, viz.:—	—	
<i>Amounts carried forward,</i>	\$3,141,772 49	\$3,449,108 2

rought forward, . . . . .	\$3,141,772 49	\$3,449,108 25
s and office expenses, \$1,500 00 ;		
es for re-insurance, 3,269 89		
	<u>4,769 89</u>	
ilities, except on Policy account, \$3,146,542 38		
ent Liabilities of the Company,		
olicy-holders, . . . . .	<u>3,251,381 38</u>	
regards Policy-holders, . . . . .		\$197,726 87
mitted Assets, . . . . .		104,596 05

INSURANCE COMPANY (LIFE DEPARTMENT),  
HARTFORD, CONN.

Incorporated June 17, 1863. Commenced business July, 1866.]

PERSON, *President.* *Secretary,* RODNEY DENNIS.

AVIS, *Vice-President.* *Actuary,* GEORGE B. LESTER.

*Principal Office, Hartford, Conn.*

*to accept service, CHARLES G. C. PLUMMER, Boston.*

DETAILED STATEMENT OF ASSETS.

	Par value.	Market value.
ty Bonds, . . . . .	\$10,000 00	\$9,400 00
Stocks :—		
ange National Bank, . . . . .	\$10,000 00	\$10,600 00
change National Bank, . . . . .	10,000 00	9,500 00
ational Bank, . . . . .	10,000 00	12,500 00
onal Bank, . . . . .	10,000 00	12,400 00
al Bank, . . . . .	20,000 00	25,000 00
al Bank, . . . . .	12,000 00	18,720 00
al Bank, . . . . .	12,200 00	19,276 00
nal Bank, . . . . .	10,250 00	12,710 00
echanics' National Bank, . . . . .	5,000 00	6,550 00
of the Commonwealth, . . . . .	10,000 00	11,600 00
	<u>\$109,450 00</u>	<u>\$138,856 00</u>

Stocks and Bonds :—

Island and Pacific R. R. Bonds, . . . . .	\$10,000 00	\$10,400 00
St. Paul R. R. Bonds, . . . . .	10,000 00	9,200 00
ley R. R. Bonds, . . . . .	10,000 00	5,000 00
vidence & Boston R. R. Bonds, . . . . .	10,000 00	9,500 00
Michigan Southern R. R. Bonds, . . . . .	1,000 00	900 00
y Haven & Hartford R. R. Stock, . . . . .	10,000 00	12,600 00
x Railroad Stock, . . . . .	10,000 00	9,000 00
	<u>\$61,000 00</u>	<u>\$56,600 00</u>

## Other Corporate Stocks :—

	Par value.	Market
Connecticut Trust and Safe Deposit Company's Stock, . . . . .	\$15,000 00	\$15,000
Railway Passengers' Assurance Co.'s Stock, . . . . .	95,600 00	95,600
	<hr/>	<hr/>
	\$110,600 00	\$110,600

## All other Assets and Property owned by the Company :—

Cash in hands of officers or agents, . . . . .	\$5,788 06
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## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Cash value of real estate owned by the Com- pany, after deducting all liens and incum- brances, . . . . .	\$67,000 00
---	-------------

Market value of Securities owned by the  
Company :—

City securities, . . . . .	\$9,400 00
Bank stocks, . . . . .	138,856 00
Railroad stocks and bonds, . . . . .	56,600 00
Other corporate stocks and bonds, . . . . .	110,600 00
Total market value of stocks, bonds and securities, . . . . .	<hr/> 315,456 00

Cash loaned on deeds of trust or mortgages of real estate, . . . . .	1,063,388 60
---	--------------

Cash on hand in the office of the Company, . . . . .	\$2,859 25
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Deposited to the Company's credit and not drawn against, in the Bank, . . . . .	96,741 35
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Total cash, . . . . .	<hr/> 99,600 60
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Total Cash Assets, . . . . .	<hr/> \$1,545,44
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*Unrealized Assets.*

Gross amount of premiums falling due in 1873 (exclusive of defer- red premiums), on policies now actually in force, . . . . .	\$106,914 01
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Gross amount of deferred premi- ums (not elsewhere included), on policies now actually in force, being balance of annual premi- ums, payable in semi-annual, quarterly or other instalments, . . . . .	57,765 14
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Amounts carried forward, . . . . .	\$164,679 15
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<hr/> \$1,545,44
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## OF OTHER STATES.

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brought forward, . . .	\$164,679 15	\$1,545,445 20
ted to reduce the		
net values charged		
olicies, . . . . .	24,628 73	
ferred and out-		
miums on policies		
31, 1873, . . . . .	\$140,050 42	
of unpaid interest due or accrued		
s and on bonds owned by the		
not elsewhere included, . . .	37,893 65	
alized Assets, . . . . .		177,944 07
ent Assets of Life Department, . . .		\$1,723,389 27
ent Assets of Accident Department, . .		940,500 78
amount of all Assets, . . . . .		\$2,663,890 05

## LIABILITIES.

th losses and matured endow-		
cess of adjustment, or adjusted		
. . . . .	\$43,476 00	
h losses and other policy claims		
ne Company, . . . . .	19,425 00	
y claims, . . . . .	\$62,901 00	
mium reserve, or		
value of all out-		
cies, and other obli-		
e Company (Actu-		
ent-), . . . . .	\$1,601,065 69	
ue, as above, of re-		
. . . . .	11,103 67	
urance reserve, . . . . .	\$1,589,962 02	
of all other debts and obliga-		
d against the Company), abso-		
ingent, due or to become due,		
salaries and office expenses, . . .	295 01	
ilities, except on Policy account, . . .	\$1,590,257 03	
ent Liabilities of the Company,		
icy-holders, in Life Department, . . .	\$1,653,158 03	
ent Liabilities of the Co., as to		
olders, in Accident Department, . . .	269,328 94	
amount of all Liabilities, except		
ee Capital, . . . . .		1,922,486 97
regards Policy-holders, . . . . .		\$741,403 08
mitted Assets, . . . . .		5,788 06

UNION MUTUAL LIFE INSURANCE COMPANY, AUGUSTA

[Incorporated July 17, 1848. Commenced business October 1, 1849.]

HENRY CROCKER, *President.*                      *Secretary,* WHITING H. HOLLAND.

**DANIEL SHARP, Vice-President.** *Actuary, DAVID L. GAFFNEY.*

*Principal Office, Boston, Mass.*

*Attorney to accept service, HENRY CROCKER, Boston.*

### DETAILED STATEMENT OF ASSETS.

**United States Securities owned by the Company :—**

	Par value.	Market
United States 6 per cent. Reg'd Bonds of 1881,	\$114,487 50	\$114,487 50
" " 5-20 Bonds, . . . . .	2,420 00	2,420 00
	<hr/>	<hr/>
	\$116,907 50	\$116,907 50

**State and Town Bonds:—**

State of Maine Bonds,	.	.	.	.	\$100,200 00	\$100,200 00
Town of Newcastle Bonds,	.	.	.	.	2,000 00	2,000 00
					<u>102,200 00</u>	<u>102,200 00</u>

**Securities held as Collateral for Cash Loans:—**

	Market value.	Loaned
51 shares Third Avenue Railroad, . . . .	\$6,630 00	
3 Columbus, Chicago and Indiana Central R. R. Bonds, . . . . .	2,800 00	\$7.4
100 shares Salisbury Mills, . . . . .	11,800 00	
6 Detroit, Lansing and Lake Michigan R. R. Bonds, . . . . .	7,500 00	10.0
100 shares Hartford Fire Insurance Co., . . . .	14,000 00	
1 City of Hartford Bond, . . . . .	975 00	13.1
4 shares Norway Plains Co., . . . . .	4,000 00	2.0
252 " Farrand Manufacturing Co., . . . . .	7,560 00	4.2
2 United States Bonds, . . . . .	2,200 00	2.0
6 " " " " " " " " " "	6,600 00	6.0
250 shares Chemical Fire-Engine Co., . . . .	10,000 00	5.0
Policies assigned to the Company, . . . . .	-	29.9
		<b>\$79.6</b>

**All other Assets and Property owned by the Company:—**

Cash in hands of agents, . . . .	\$31,227 49
Loaned on personal security, . . . .	2,800 00
	<u>\$34,027 49</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Real estate owned by the Com-		
ducting all liens and incum-		
.....	\$282,709	75
of Securities owned by the		
urities, . . .	\$116,907	50
curities, . . .	102,200	00
value of secu-		
.....	219,107	50
needs of trust or		
real estate, . .	\$4,174,865	89
collat'l securities, . .	79,679	91
loans, except on		
.....	4,254,545	80
or loans, <i>on interest</i> , taken on		
<i>actually in force</i> (exclusive of		
.....	2,285,205	26
the office of the		
.....	\$18,916	14
Company's credit		
against, in the		
.....	80,739	75
.....	99,655	89
assets, . . . . .	\$7,141,224	20

*Unrealized Assets.*

premiums falling		
exclusive of defer-		
on policies now		
e, . . . . .	\$380,897	93
d to reduce the		
t values charged		
icies, . . . . .	76,179	58
ferred and out-		
ums on policies		
, 1873, . . . . .	\$304,718	35
f unpaid interest		
on cash loans and		
by the Company,		
ere included, . .	\$191,926	00
interest accrued		
notes and loans		
<i>in force</i> , . . . .	79,982	00
d interest, . . .	271,908	00
zed Assets, . . . .	576,626	35
t Assets, . . . . .	\$7,717,850	55
ried forward, . . . . .	\$7,717,850	55

*Amount brought forward,* . . . . . \$7,71

### LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due, . . . . .	\$154,187 00
Total policy claims, . . . . .	\$154,187 00
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.), . . . . .	6,761,773 75
Total Liabilities, except on Policy account, \$6,761,773 75	
Gross present Liabilities of the Company, as to Policy-holders, . . . . .	6,91
Surplus as regards Policy-holders, . . . . .	\$80
Amount of unadmitted Assets, . . . . .	3

## UNITED STATES LIFE INSURANCE COMPANY, NEW

[Incorporated February, 1850. Commenced business March, 1850.]

JOHN E. DEWITT, *President.*

*Secretary,* CHARLES E.

*Actuary,* WILLIAM D. WHITING.

*Principal Office, New York.*

*Attorney to accept service,* HARVEY JEWELL, *Boston.*

### DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Mo
United States 5-20 6 per cent. Gold Bonds, . . . . .	\$12,750 00	\$1
" " 5-20 Bonds, 1867, . . . . .	4,600 00	
" " 6 per cent. Bonds, 1881, . . . . .	50,000 00	5
	\$67,350 00	\$7
County and City Bonds and Loans:—		
New York City Central Park Loan, . . . . .	\$12,000 00	\$1
" " Improvement Bonds, . . . . .	15,000 00	1
" " Accumulated Debt Bonds, . . . . .	110,000 00	11
" County " " " . . . . .	300,000 00	30
" Soldiers' Substitute Bonds, . . . . .	30,000 00	2
Brooklyn City Public Park Loan, . . . . .	40,000 00	4
" Water Loan, . . . . .	172,000 00	15
	\$679,000 00	\$66



as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
0 Bonds, . . . . .	\$4,660 00	\$4,000 00
40 Bonds, . . . . .	11,150 00	10,000 00
nds of 1881, . . . . .	23,550 00	20,000 00
ank (Chicago) Stock, . . . . .	3,000 00	1,950 00
ust Co.'s Stock, . . . . .	10,000 00	15,000 00
Trust Co.'s Stock, . . . . .	5,000 00	
Mort. 7 per cent. Bonds, . . . . .	15,000 00	12,000 00
Mortgages, . . . . .	100,000 00	30,000 00
	<hr/> \$172,360 00	<hr/> \$92,950 00

ts and Property owned by the Company:—

Agents, . . . . .	\$15,617 58
Company's own stock, . . . . .	8,500 00
	<hr/> \$24,117 58

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

of Securities owned by the

Securities, . . . . .	\$79,055 88	
Securities, . . . . .	669,590 00	
at value of stocks,		
Securities, . . . . .	—————	\$748,645 88
deeds of trust or		
real estate, . . . . .	\$2,764,340 52	
collat'l securities, . . . . .	92,950 00	
loans, except on		
. . . . .	—————	2,857,290 52
or loans, <i>on interest</i> , taken on		
<i>actually in force</i> (exclusive of		
. . . . .		224,890 98
the office of the		
. . . . .	\$381 83	
Company's credit		
n against in the		
. . . . .	179,125 54	
. . . . .	—————	179,507 37
Assets, . . . . .	—————	\$4,010,334 75

*Unrealized Assets.*

premiums falling		
exclusive of defer-		
), on policies now		
ce, . . . . .	\$38,869 62	
urried forward, . . . . .	\$38,869 62	<hr/> \$4,010,334 75

<i>Amounts brought forward,</i>	\$38,869 62	\$4,01
Gross amount of deferred premiums (not elsewhere included), on policies now actually in force, being balance of annual premiums, payable in semi-annual, quarterly, or other instalments,	119,069 36	
	<u>\$157,938 98</u>	
Amount deducted to reduce the above to the net values charged against the policies,	15,793 89	
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873,	<u>\$142,145 09</u>	
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Comp'y, and not elsewhere included,	\$35,294 05	
Actual amount of interest accrued on premium notes and loans on policies now in force,	7,922 21	
Total accrued interest,	<u>43,216 26</u>	
Total unrealized Assets,	<u>18</u>	
Gross present Assets,		\$4,19

## LIABILITIES.

Claims for death losses due and unpaid,	}	\$112,750 00
Claims for matured endowments due and unpaid,		
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due,		
Claims for death losses and other policy claims resisted by the Company,		
Total policy claims,		\$112,750 00
Computed premium reserve, or net present value of all outstanding policies, and other obligations of the Company (Actuaries' 4 per cent.),		\$8,411,537 61
Deduct net value, as above, of re-insured risks,		34,862 70
Net re-insurance reserve,		<u>3,376,674 91</u>
<i>Amounts carried forward,</i>		\$3,376,674 91 \$4,1

ought forward, . . . . .	\$3,376,674 91	\$4,195,696 10
unpaid dividends of surplus, onuses, or other description of policy-holders, . . . . .	139,197 77	
ities, except on Policy account, \$3,515,872 68		
nt Liabilities of the Company, y-holders, . . . . .	3,628,622 68	
egards Policy-holders, . . . . .	\$567,073 42	
mitted Assets, . . . . .	24,117 58	

## ON LIFE INSURANCE COMPANY, NEW YORK.

ated January, 1860. Commenced business February 2, 1860.]

*President.* *Secretary,* WILLIAM HAXTUN.

*President and Actuary,* W. A. BREWER, Jr.

*Principal Office,* No. 155 Broadway, New York.

*to accept service,* CHARLES W. HOLDEN, Boston.

## DETAILED STATEMENT OF ASSETS.

Securities owned by the Company:—

	Par value.	Market value.
per cent. Registered Bonds, .	\$310,000 00	\$359,600 00
and City Bonds:—		
7 per cent. Registered Bonds,	\$100,000 00	\$105,000 00
7 per cent. “ “	702,000 00	702,000 00
ue Bonds, . . . . .	300,000 00	300,000 00
ent. Bonds, . . . . .	50,000 00	53,000 00
ent. Coupon Bonds, . . . .	14,000 00	14,000 00
per cent. Coupon Bonds, . .	2,000 00	2,000 00
	\$1,168,000 00	\$1,176,000 00

as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
to the Company, . . . . .	-	\$4,682 00

ts and Property owned by the Company:—

and fixtures, . . . . .	\$15,000 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

Cash value of real estate owned by the Company, after deducting all liens and incumbrances, . . . . .	\$12,151 26	
Market value of Securities owned by the Company:—		
United States securities, . . . . .	\$359,600 00	
State, county and city securities, . . . . .	1,176,000 00	
Total market value of securities, . . . . .	1,535,600 00	
Cash loaned on deeds of trust or mortgages of real estate, . . . . .	\$1,863,977 87	
Cash loaned on collat'l securities, . . . . .	4,682 00	
Total cash loans, except on policies, . . . . .	1,868,659 87	
Cash on hand in the office of the Company, . . . . .	\$56,220 16	
Deposited to the Company's credit and not drawn against, in the bank, . . . . .	171,918 46	
Total cash, . . . . .	228,138 62	
Total Cash Assets, . . . . .	\$3,644,5	

*Unrealized Assets.*

Gross amount of premiums falling due in 1873 (exclusive of deferred premiums) on policies now actually in force, . . . . .	\$63,786 65	
Gross amount of deferred premiums (not elsewhere included), on policies now actually in force, being balance of annual premiums, payable in semi-annual, quarterly or other instalments, . . . . .	195,540 09	
	\$259,326 74	
Amount deducted to reduce the above to the net values charged against the policies, . . . . .	27,500 00	
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873, . . . . .	\$231,826	
Actual amount of unpaid interest due or accrued on cash loans and on bonds owned by the Company, and not elsewhere included, . . . . .	33,939 00	
Premium on gold, . . . . .	502 76	
Total unrealized Assets, . . . . .	266,2	
Gross present Assets, . . . . .	\$3,910,8	
Amount carried forward, . . . . .	\$3,910,8	



rought forward, . . . . . \$3,910,818 25

## LIABILITIES.

h losses due and unpaid, . . .	\$1,000 00
h losses and matured endow-	
cess of adjustment, or adjusted	
. . . . .	65,175 00
h losses and other policy claims	
e Company, . . . . .	5,000 00
y claims, . . . . .	<u>\$71,175 00</u>
mium reserve, or net present	
outstanding policies, and other	
the Company (Actuaries' 4 per	
. . . . .	3,572,367 90
unpaid dividends of surplus,	
bonuses, or other description of	
policy-holders, . . . . .	185 02
ckholders for interest or divi-	
ed on capital stock, including	
centage of profits, surplus, re-	
erwise, . . . . .	560 00
of all other debts and obliga-	
against the Company), absolute	
due or to become due, viz. :—	
and office expenses, . . . . .	<u>2,500 00</u>
ities, except on Policy account, \$3,575,612 92	
nt Liabilities of the Company,	
ey-holders, . . . . .	<u>3,646,787 92</u>
regards Policy-holders, . . . . .	\$264,030 33
mitted Assets, . . . . .	15,000 00



TRACT OF ANNUAL STATEMENTS.

	ETNA. Hartford, Conn.	AMERICAN POP- ULAR. New York.	ATLANTIC MUTUAL. Albany, N. Y.	BROOKLYN. New York.
<b>CAPITAL STOCK.</b>				
Whole amount of guarantee capital actually paid in cash, .	\$103,056 00	\$230,000 00	\$110,000 00	\$125,000 00
<b>ASSETS.</b>				
Gross present cash assets, . . . . .	\$17,929,373 92	\$464,114 90	\$1,038,375 62	\$1,960,702 28
unrealized assets, . . . . .	994,519 53	125,468 20	88,566 78	115,236 56
Total, <sup>1</sup> . . . . .	\$18,923,892 85	\$589,583 10	\$1,126,942 40	\$2,075,938 84
<b>LIABILITIES.</b>				
Gross amount of losses and claims on policies, . . . . .	\$558,128 84	\$8,000 00	\$27,500 00	\$29,200 00
other liabilities, . . . . .	17,335,978 10	432,814 65	1,017,661 43	1,999,671 75
Total, <sup>1</sup> . . . . .	\$17,894,106 94	\$490,814 65	\$1,045,161 43	\$2,028,871 75
<b>INCOME.</b>				
Cash received for premiums on new policies, . . . . .	\$3,915,917 19	\$145,781 70	\$125,600 64	\$114,680 04
for renewal premiums, . . . . .			220,905 82	432,905 92
for sale of annuities, . . . . .			-	-
for all other premiums, . . . . .	10,336 69	205 18	-	1,391 04
for premiums from other companies for re-insuring their risks, . . . . .	-	556 56	-	11,858 72
Total cash premium income	\$3,906,953 98	\$146,543 44	\$246,506 46	\$560,995 73

Cash from other companies, on account of losses or claims on policies re-insured, . . . . .	65,143 00	-	-	5,000 00
Cash income from all other sources, . . . . .	-	-	-	2,480 93 <sup>a</sup>
Notes and other obligations received on new premiums, . . . . .	-	-	2,723 00	-
on renewal premiums, . . . . .	892,259 02	46,020 58	45,360 00	53,529 76
from other companies for re-insurance, . . . . .	-	-	-	-
Total Income, . . . . .	\$6,228,534 51	\$213,096 13	\$463,790 47	\$738,783 39
EXPENDITURES.				
Cash paid for the Company's own losses, policy claims and additions thereto, . . . . .	\$1,530,182 20	\$31,800 00	\$87,185 06	\$148,651 23 <sup>a</sup>
to other companies for losses or claims on their policies re-insured, . . . . .	-	-	-	-
to annuitants, . . . . .	-	-	-	-
on account of policies lapsed, surrendered or purchased, . . . . .	944,507 10	3,891 74	104,971 61	50,040 24
for dividends to policy-holders, . . . . .	237,644 66	-	8,490 53	68,134 91
for dividends to stockholders, . . . . .	45,000 00	10,500 00	8,050 00	15,625 00
Amounts carried forward, . . . . .	\$2,757,333 96	\$46,191 74	\$208,697 20	\$282,451 38

<sup>a</sup> See Detailed Statements, page 36, et seq.<sup>a</sup> Premium on gold.<sup>a</sup> Including \$2,420.71 for matured endowments.



	ÆTNA. Hartford, Conn. (Continued.)	AMERICAN POP- ULAR. New York. (Continued.)	ATLANTIC MUTUAL. Albany, N. Y. (Continued.)	BROOKLYN. New York. (Continued.)
<i>Amounts brought forward,</i>				
Cash paid for premiums (less rebate or commissions) to other companies for re-insurance,	\$2,757,333 96	\$46,191 74	\$208,697 20	\$282,451 38
for commissions on first premiums,	102,751 64	2,049 59	769 31	6,665 47
for commissions on renewal premiums,	360,458 86	12,437 93	6,202 54	23,863 11
for salaries and trav. expenses of managers and agents,	15,429 05	8,281 71	23,380 48	26,019 48
for medical examinations,	29,216 19	1,605 29	-	28,846 56
for salaries and pay of officers and employees,	66,990 03	13,490 36	1,394 00	8,060 95
for National, State and local taxes and fees,	122,477 91	521 54	8,490 82	24,802 25
for rents,	12,147 59	8,042 41	5,319 41	7,385 95
Cash advanced to commissions,	-	19,890 00	8,894 56	15,233 94
aries or commissions,	-	6,959 00	12,538 21	13,012 95
Cash paid for furniture, safes and fixtures for home or agency offices,	-	3,111 00	-	-
office, agency and incidental expenses,	49,476 81	14,658 46	13,900 97	3,967 78
Total Cash Expenditures,	\$3,516,282 04	\$132,239 03	\$289,587 50	52,948 08
Notes and other premium obligations used in payment of losses and claims,	133,854 84	-	-	7,608 77
in purchase of surrendered policies,	652,584 60	-	-	58,367 45
in payment of dividends to policy-holders,	383,680 54	-	10,863 00	-
voided by lapse of policies,	130,659 16	8,875 08	29,198 00	-

Amount insured thereby, . . .	\$38,722 00	None.	None.	\$8,000 00
Amount of premiums received in Massachusetts in 1873, . . .	217,123 03	35,747 09	20,858 15	None.
Losses and claims paid in Massachusetts in 1873, . . .	57,922 20	None.	1,000 00	None.
Losses and claims unpaid in Massachusetts in 1873, . . .	29,809 00	None.	4,000 00	None.
Profits or surplus actually set apart for stockholders, . . .	45,000 00	11,500 00	-	-
for the assured, . . .	500,000 00	31,514 54	-	-
Rate of interest or dividends declared to stockholders, includ- ing percentage of profits, . . .	30 per cent.	7 per cent.	7 per cent.	7 per cent.
Maximum rate of interest or dividends authorized on guar- antee capital, . . .	- <sup>1</sup>	None.	7 per cent.	7 per cent.
Further percentage of surplus or profits authorized to stock- holders, . . .	None.	-	None.	One-fifth.
Highest rate of interest received, . . .	12 per cent.	16 per cent.	7 per cent.	7 per cent.
Average rate received, . . .	7 $\frac{1}{2}$ per cent.	7 per cent.	7 per cent.	7 per cent.

<sup>1</sup> Not stated.

\* Not returned.

	CHARTER OAK. Hartford, Conn.	CONNECTICUT GENERAL. Hartford, Conn.	CONNECTICUT MUTUAL. Hartford, Conn.	CONTINENTAL Hartford, Conn.
<b>CAPITAL STOCK.</b>				
Whole amount of guarantee capital actually paid in cash,	\$200,000 00	\$250,000 00	-	\$120,000 00
<b>ASSETS.</b>				
Gross present cash assets,	\$11,128,756 62	\$988,764 72	\$36,470,856 12	\$2,306,656 01
unrealized assets,	475,998 49	58,557 96	1,149,600 90	331,207 56
Total, <sup>1</sup>	\$11,604,755 11	\$1,047,322 68	\$37,620,457 02	\$2,637,863 57
<b>LIABILITIES.</b>				
Gross amount of losses and claims on policies,	\$275,555 00	\$36,500 00	\$1,087,008 00	\$32,861 27
other liabilities,	11,305,857 55	772,892 87	32,457,438 66	2,563,479 79
Total, <sup>1</sup>	\$11,581,412 55	\$809,392 87	\$33,544,446 66	\$2,596,341 06
<b>INCOME.</b>				
Cash received for premiums on new policies,	\$2,205,384 16		\$599,037 33	\$654,699 09
for renewal premiums,			6,969,353 20	
for sale of annuities,			-	
for all other premiums,			7,012 57	
for premiums from other companies for re-insuring their risks,	-	\$244,980 57	-	1,084 50
Total cash premium income, <sup>1</sup>	\$2,205,384 16	\$244,980 57	\$7,575,403 10	\$655,793 59
Cash, other than premiums, received from other companies				



Cash from other companies, on account of losses or claims on policies re-insured, . . . . .	-	11,000 00	-	-	-
Cash income from all other sources, . . . . .	-	3,301 42 <sup>a</sup>	-	56,134 50	3,669 69
Notes and other obligations received on new premiums, . . . . .	1,208,588 07	-	-	-	127,531 53
on renewal premiums, . . . . .	-	-	-	-	-
from other companies for re-insurance, . . . . .	-	-	-	-	-
Total Income, . . . . .	\$4,082,518 10	\$359,921 04	\$9,861,719 99	\$932,027 59	
EXPENDITURES.					
Cash paid for the Company's own losses, policy claims and additions thereto, . . . . .	\$759,719 06 <sup>a</sup>	\$72,145 00	\$2,353,114 69	\$122,582 81	
to other companies for losses or claims on their policies re-insured, . . . . .	-	-	-	-	-
to annuitants, . . . . .	392,509 93	21,746 01	297,575 17	11,397 62	
on account of policies lapsed, surrendered or purchased, . . . . .	153,701 06	7,686 93	2,727,867 76	162,375 97	
for dividends to policy-holders, . . . . .	16,000 00	15,000 00	-	24,000 00	
for dividends to stockholders, . . . . .	-	-	-	-	
Amounts carried forward, . . . . .	\$1,321,930 05	\$116,577 94	\$5,378,557 62	\$320,356 40	

<sup>a</sup> See Detailed Statements, page 51, et seq.<sup>1</sup> Including \$12,000 paid for matured endowments.<sup>2</sup> Profit on sale of securities.

	CHARTER OAK. Hartford, Conn. (Continued.)	CONNECTICUT GENERAL. Hartford, Conn. (Continued.)	CONNECTICUT MUTUAL. Hartford, Conn. (Continued.)	CONTINENTAL. Hartford, Conn. (Continued.)
<i>Amounts brought forward.</i>				
Cash paid for premiums (less rebate or commissions) to other companies for re-insurance, . . . . .	\$1,321,930 05	\$116,577 94	\$5,378,557 62	\$320,356 40
for commissions on first premiums, . . . . .	-	11,113 19	-	9,528 01
for commissions on renewal premiums, . . . . .	298,691 64	21,961 88	163,792 96	76,207 29
for salaries and trav. expenses of managers and agents, . . . . .	-	12,172 42	409,119 52	46,649 49
for medical examinations, . . . . .	11,745 42	2,254 00	14,518 00	6,336 28
for salaries and pay of officers and employes, . . . . .	49,600 00	13,586 66	66,469 18	22,319 40
for National, State and local taxes and fees, . . . . .	71,357 45	5,313 30	225,471 82	17,228 55
for rents, . . . . .	-	1,912 50	-	1,800 00
for commuting commissions, . . . . .	-	-	-	-
Cash advanced to officers or agents, payable from future salaries or commissions, . . . . .	-	-	-	-
Cash paid for furniture, safes and fixtures for home or agency offices, . . . . .	-	-	-	8,521 30
office, agency and incidental expenses, . . . . .	98,705 91	13,275 19	124,733 30	13,506 40
Total Cash Expenditures, . . . . .	\$1,852,030 47	\$198,167 08	\$6,382,662 40	\$522,448 12
Notes and other premium obligations used in payment of losses and claims, . . . . .	-	-	25,941 48	4,015 23
in purchase of surrendered policies, . . . . .	68,064 01	2,358 95	296,468 73	19,325 27
in payment of dividends to policy-holders, . . . . .	182,538 94	12,300 92	379,141 67	18,768 34
volded by lapse of policies, . . . . .	882,613 02	6,871 11	190,365 20	250,694 65

Amount insured thereby, . . .	\$27,755 00	\$41,941 00	105,501 04
Amount of premiums received in Massachusetts in 1873, . . .	524,331 00	792,695 04	13,000 00
Losses and claims paid in Massachusetts in 1873, . . .	84,390 00	135,287 00	9,000 00
Losses and claims unpaid in Massachusetts in 1873, . . .	— <sup>1</sup>	22,440 00	24,000 00
Profits or surplus actually set apart for stockholders, . . .	—		181,144 31
for the assured, . . .	—		8 per cent.
Rate of interest or dividends declared to stockholders, including percentage of profits, . . .	8 per cent.		8 per cent.
Maximum rate of interest or dividends authorized on guarantee capital, . . .	8 per cent.	— <sup>1</sup>	None.
Further percentage of surplus or profits authorized to stockholders, . . .	—		12 per cent.
Highest rate of interest received, . . .	—		7 per cent.
Average rate received, . . .	—		

<sup>1</sup> Not returned.<sup>2</sup> Death, \$71; maturity, 5.<sup>3</sup> Death, \$2,655,937; maturity, \$6,700.

	CONTINENTAL. New York.	EQUITABLE. New York.	GERMANIA. New York.	GLOBE. New York.
<b>CAPITAL STOCK.</b>				
Whole amount of guarantee capital actually paid in cash, .	\$100,000 00	\$100,000 00	\$200,000 00	\$100,000 00
<b>ASSETS.</b>				
Gross present cash assets, . . . . .	\$5,370,856 35	\$21,490,438 81	\$5,508,597 52	\$3,745,732 12
unrealized assets, . . . . .	1,092,680 08	1,033,222 77	462,206 85	339,067 09
Total, <sup>1</sup> . . . . .	\$6,463,536 43	\$22,523,661 58	\$5,970,804 37	\$4,084,799 21
<b>LIABILITIES.</b>				
Gross amount of losses and claims on policies, . . . .	\$161,214 00	\$181,185 00	\$134,706 42	\$120,087 40
other liabilities, . . . . .	5,981,668 47	20,941,321 80	5,605,518 17	3,869,177 34
Total, <sup>1</sup> . . . . .	\$6,142,882 47	\$21,422,506 80	\$5,740,224 59	\$3,989,264 74
<b>INCOME.</b>				
Cash received for premiums on new policies, . . . .				\$264,308 59
for renewal premiums, . . . . .			\$1,584,670 40	912,762 84
for sale of annuities, . . . . .			2,511 25	-
for all other premiums, . . . . .			20,109 12	-
for premiums from other companies for re-insuring their risks, . . . . .			-	4,847 34
Total cash premium income, <sup>1</sup> . . . . .	\$1,859,109 03	\$8,541,694 91	\$1,607,290 77	\$1,181,918 77

Cash, other than premiums received from other companies



Cash from other companies, on account of losses or claims on policies re-insured, . . . . .	-	-	185 36 <sup>3</sup>	15,000 00
Cash income from all other sources, . . . . .	-	-	-	-
Notes and other obligations received on new premiums, . . . . .	-	-	-	-
on renewal premiums, . . . . .	-	-	-	-
from other companies for re-insurance, . . . . .	689,626 29	-	-	-
Total Income, . . . . .	\$2,898,500 65	\$9,800,180 55	\$1,946,096 73	\$1,398,695 37
EXPENDITURES.				
Cash paid for the Company's own losses, policy claims and additions thereto, . . . . .	\$672,364 86	\$2,106,958 72 <sup>2</sup>	\$578,751 53	\$414,871 49
to other companies for losses or claims on their policies re-insured, . . . . .	5,000 00	-	-	-
to annuitants, . . . . .	3,536 33 <sup>1</sup>	9,379 39	5,240 42	73 64
on account of policies lapsed, surrendered or purchased, for dividends to policy-holders, . . . . .	296,971 67	1,115,578 79	163,039 82	217,132 35
for dividends to stockholders, . . . . .	81,177 82	1,844,612 04	159,942 94	112,129 08
for dividends to stockholders, . . . . .	7,000 00	8,050 00	24,000 00	13,723 40
Amounts carried forward, . . . . .	\$1,066,050 68	\$5,084,578 94	\$930,974 71	\$757,929 96

<sup>1</sup> See Detailed Statements, page 66, et seq.<sup>2</sup> Including \$42,200 paid for matured endowments.<sup>3</sup> Policy fees.

	CONTINENTAL. New York. (Continued.)	EQUITABLE. New York. (Continued.)	GERMANIA. New York. (Continued.)	GLOBE. New York. (Continued.)
<i>Amounts brought forward,</i>				
Cash paid for premiums (less rebate or commissions) to other companies for re-insurance, . . . . .	\$1,066,050 68	\$5,084,578 94	\$930,974 71	\$757,929 96
for commissions on first premiums, . . . . .	7,702 04	4,132 13	-	5,857 45
for commissions on renewal premiums, . . . . .	223,502 45	534,112 16	120,361 95	107,457 69
for salaries and trav. expenses of managers and agents, for medical examinations, . . . . .	88,313 15, 28,308 45	25,281 69 66,636 36	38,563 97 10,550 26	63,931 00 13,412 49
for salaries and pay of officers and employes, . . . . .	75,637 19	238,434 31	56,502 57	50,533 80
for National, State and local taxes and fees, . . . . .	29,067 92	71,773 36	21,420 20	11,695 48
for rents, . . . . .	18,350 00	35,852 11	7,520 19	26,909 61
for commuting commissions, . . . . .	56,656 92	177,785 00	6,240 85	-
Cash advanced to officers or agents, payable from future salaries or commissions, . . . . .	-	-	-	-
Cash paid for furniture, safes and fixtures for home or agency offices, . . . . .	3,934 33 107,159 48	- 361,471 95	- 30,008 81	1,989 60 37,286 00
office, agency and incidental expenses, . . . . .				
Total cash expenditures, . . . . .	\$1,704,682 61	\$6,600,058 01	\$1,222,143 51	\$1,077,003 08
Notes and other premium obligations used in payment of losses and claims, . . . . .				
in purchase of surrendered policies, . . . . .	23,690 91	-	-	-
in payment of dividends to policy-holders, . . . . .	314,790 82 <sup>1</sup>	-	-	-
voided by lapse of policies, . . . . .	121,266 46	-	-	-
Total Expenditures	\$2,164,490 90	\$6,600,058 01	\$1,222,143 51	\$1,077,003 08

Amount insured thereby, . . . . .	\$14,150 00	\$95,500 00	\$11,010 00	\$20,333 00
Amount of premiums received in Massachusetts in 1873, . . . . .	231,528 79	352,793 00	18,080 78	56,249 70
Losses and claims paid in Massachusetts in 1873, . . . . .	43,300 00	- <sup>1</sup>	10,126 08	9,959 00
Losses and claims unpaid in Massachusetts in 1873, . . . . .	39,925 00	7,000 00	-	1,333 00
Profits or surplus actually set apart for stockholders, . . . . .	7,000 00	- <sup>2</sup>	10,000 00	13,723 40
for the assured, . . . . .	218,000 00	7 per cent.	133,000 00	112,129 08
Rate of interest or dividends declared to stockholders, including percentage of profits, . . . . .	-	7 per cent.	12 per cent.	7 per cent.
Maximum rate of interest or dividends authorized on guarantee capital, . . . . .	7 per cent.	- <sup>3</sup>	7 per cent.	-
Further percentage of surplus or profits authorized to stockholders, . . . . .	None.	-	- <sup>4</sup>	7 per cent.
Highest rate of interest received, . . . . .	7 per cent.	7 per cent.	7 per cent.	8½ per cent.
Average rate received, . . . . .	} 7 per cent.	} 7 per cent.	6¾ per cent.	6½ per cent.

<sup>1</sup> Including lapsed policies.<sup>2</sup> Not returned.<sup>3</sup> 7 per cent. gold.<sup>4</sup> An amount not exceeding five per cent. of the capital.



	HARTFORD LIFE AND ANNUITY. Hartford, Conn.	HOMER. New York.	HOMOEOPATHIC MUTUAL. New York.	KNICKERBOCKER. New York.
<b>CAPITAL STOCK.</b>				
Whole amount of guarantee capital actually paid in cash, .	\$300,000 00	\$125,000 00	\$200,000 00	\$100,000 00
<b>ASSETS.</b>				
Gross present cash assets, . . . . .	\$658,728 79	\$3,620,815 60	\$470,202 91	\$6,388,703 94
unrealized assets, . . . . .	51,826 65	121,383 22	47,603 98	768,909 63
Total, <sup>1</sup> . . . . .	\$710,555 44	\$3,742,198 82	\$517,806 89	\$7,157,613 57
<b>LIABILITIES.</b>				
Gross amount of losses and claims on policies, . . . . .	\$6,000 00	\$46,500 00	\$4,000 00	\$131,550 00
other liabilities, . . . . .	517,748 41	3,373,706 01	471,532 57	7,231,567 10
Total, <sup>1</sup> . . . . .	\$523,748 41	\$3,420,206 01	\$475,532 57	\$7,363,117 10
<b>INCOME.</b>				
Cash received for premiums on new policies, . . . . .	\$52,773 59	\$67,783 37	} \$205,116 28	\$294,461 11
for renewal premiums, . . . . .	186,661 80	514,571 73		1,311,465 27
for sale of annuities, . . . . .	-	-	-	-
for all other premiums, . . . . .	876 60	-	-	-
for premiums from other companies for re-insuring their risks, . . . . .	-	-	-	-
Total cash premium income, . . . . .	\$240,311 99	\$582,356 10	\$205,116 28	\$1,545,926 38

Cash, other than premiums received for re-insuring their risks, . . . . .

Discount on claims paid in advance,	—	—	4,570 36	—	110 96
Cash from other companies, on account of losses or claims on policies re-insured,	—	—	—	5,500 00	—
Cash income from all other sources,	—	—	—	—	—
Notes and other obligations received on new premiums,	—	—	21,062 07	—	—
on renewal premiums,	—	—	232,267 36	—	673,115 67
from other companies for re-insurance,	—	—	—	—	—
Total Income,	\$287,090 29	\$1,061,121 73	\$234,205 36	\$2,684,319 80	
EXPENDITURES.					
Cash paid for the Company's own losses, policy claims and additions thereto,	\$45,223 00	\$221,907 61	\$54,175 67 <sup>2</sup>	\$770,277 93	
to other companies for losses or claims on their policies re-insured,	—	—	—	—	—
to annuitants,	—	2,257 22	—	—	177 00
on account of policies lapsed, surrendered or purchased,	17,625 72	33,615 27	38,744 86	413,390 63	
for dividends to policy-holders,	6,549 92	36,615 46	8,113 97	269,893 40	
for dividends to stockholders,	18,000 00	15,000 00	—	7,000 00	
Amounts carried forward,	\$87,398 64	\$309,395 56	\$101,034 50	\$1,460,738 96	

<sup>1</sup> See Detailed Statements, page 78, *et seq.*

<sup>2</sup> Including \$1,023.02 paid for matured endowments.

	HARTFORD LIFE AND ANNUITY. Hartford, Conn. (Continued.)	HOME. New York. (Continued.)	HOMOEOPATHIC MUTUAL. New York. (Continued.)	KNICKERBOCKER. New York. (Continued.)
<i>Amounts brought forward,</i>	\$87,398 64	\$309,395 56	\$101,034 50	\$1,460,738 96
Cash paid for premiums (less rebate or commissions) to other companies for re-insurance,	7,099 28	-	5,749 24	-
for commissions on first premiums,	23,276 65	71,758 25	41,044 58	38,671 75
for commissions on renewal premiums,	7,895 29	8,375 63	10,709 77	76,525 49
for salaries and trav. expenses of managers and agents,	3,128 65	4,601 50	2,685 18	39,642 61
for medical examinations,	21,120 26	82,186 12	9,073 28	7,327 00
for salaries and pay of officers and employes,	2,448 30	5,240 14	1,223 11	57,371 56
for National, State and local taxes and fees,	3,303 91	11,542 01	3,200 00	15,507 22
for rents,	-	-	-	12,000 00
for commuting commissions,	-	-	-	28,437 82
Cash advanced to officers or agents, payable from future salaries or commissions,	22,853 31	-	5,586 79	-
Cash paid for furniture, safes and fixtures for home or agency offices,	29,688 78	342 49	-	201 03
office, agency and incidental expenses,	-	8,248 17	9,671 77	78,859 58
Total cash expenditures,	\$208,213 07	\$452,289 87	\$159,978 22	\$1,815,283 02
Notes and other premium obligations used in payment of losses and claims,	-	16,362 39	-	107,254 71
in purchase of surrendered policies,	-	44,363 43	-	321,390 63
in payment of dividends to policy-holders,	-	139,569 12	-	168,187 02
voided by lapse of policies,	-	-	-	359,700 61
Total Expenditures,	\$208,213 07	\$652,584 81	\$159,978 22	\$2,771,810 99



Loans issued during the year and terminated by death, Amount insured thereby,	\$4,000 00	\$12,070 00	\$2,500 00	None.
Amount of premiums received in Massachusetts in 1873,	28,308 60	- <sup>4</sup>	14,838 95	- <sup>4</sup>
Losses and claims paid in Massachusetts in 1873,	4,500 00	2,000 00	9,000 00	38,115 50
Losses and claims unpaid in Massachusetts in 1873,	1,500 00	5,000 00	None.	2,000 00
Profits or surplus actually set apart for stockholders, for the assured,	18,000 00	- <sup>4</sup>	-	7,000 00
Rate of interest or dividends declared to stockholders, includ- ing percentage of profits,	5,606 93	12 per cent.	8,113 97	350,000 00
Maximum rate of interest or dividends authorized on guar- antee capital,	6 per cent.	12 per cent.	- <sup>4</sup>	7 per cent.
Further percentage of surplus or profits authorized to stock- holders,	- <sup>1</sup>	12 per cent.	- <sup>4</sup>	7 per cent.
Highest rate of interest received,	10 per cent.	None.	7 per cent.	7 <sup>8</sup> / <sub>10</sub> per cent.
Average rate received,	9 per cent.	7 per cent. 6.36 per cent.	6 per cent.	6 <sup>3</sup> / <sub>4</sub> per cent.

<sup>1</sup> Not limited.<sup>2</sup> Death, 104, matured, 3.<sup>3</sup> Death, \$234,270; matured, \$4,000.<sup>4</sup> Not returned.

	LIFE ASSOCIATION. St. Louis, Mo.	MANHATTAN. New York.	MERCHANTS. New York.	METROPOLITAN. New York.
<b>CAPITAL STOCK.</b>				
Whole amount of guarantee capital actually paid in cash,	-	\$100,000 00	\$161,000 00	\$200,000 00
<b>ASSETS.</b>				
Gross present cash assets,	\$4,345,265 86	\$8,264,601 93	\$178,248 53	\$1,106,309 01
unrealized assets,	563,531 84	611,382 58	21,362 27	528,777 54
Total,	\$4,908,797 70	\$8,875,984 51	\$199,610 80	\$1,635,086 55
<b>LIABILITIES.</b>				
Gross amount of losses and claims on policies,	\$92,452 60	\$264,920 00	\$2,000 00	\$26,239 00
other liabilities,	4,764,851 01	7,356,117 03	108,752 94	1,482,928 56
Total,	\$4,857,303 61	\$7,621,037 03	\$110,752 94	\$1,509,167 56
<b>INCOME.</b>				
Cash received for premiums on new policies,	\$646,690 16	} \$1,420,922 68	} \$87,771 20	} \$721,734 75
for renewal premiums,	1,049,528 50			
for sale of annuities,	-			
for all other premiums,	398 11			
for premiums from other companies for re-insuring their risks,	8,637 93	-	4,993 59	
Total cash premium income,	\$1,705,249 70	\$1,427,607 85	\$92,164 79	\$721,734 75

Discount on claims paid in advance, . . . . .	642 58	11,522 09	-	-
Cash from other companies, on account of losses or claims on policies re-insured, . . . . .	17,500 00	11,487 52 <sup>a</sup>	-	-
Cash income from all other sources, . . . . .	-	168,710 42	6,140 92	-
Notes and other obligations received on new premiums, . . . . .	364,319 64	-	-	144,377 04
on renewal premiums, . . . . .	38,841 49	-	-	-
from other companies for re-insurance, . . . . .	-	-	-	-
Total Income, . . . . .	\$2,474,807 66	\$2,128,071 05	\$109,342 06	\$932,088 89
EXPENDITURES.				
Cash paid for the Company's own losses, policy claims and additions thereto, . . . . .	\$764,404 92	\$632,424 11	\$7,500 00	\$190,465 60 <sup>a</sup>
to other companies for losses or claims on their policies re-insured, . . . . .	-	-	-	-
to annuitants, . . . . .	1,772 80	4,170 16	-	-
on account of policies lapsed, surrendered or purchased, . . . . .	470,640 14	51,217 18	16,368 57	73,560 76
for dividends to policy-holders, . . . . .	1,693 93	324,439 81	2,279 11	46,984 32
for dividends to stockholders, . . . . .	-	60,000 00	-	-
Amounts carried forward, . . . . .	\$1,238,511 79	\$1,072,251 26	\$26,147 68	\$311,010 68

<sup>1</sup> See Detailed Statements, page 89, et seq.<sup>2</sup> Premium on gold.<sup>3</sup> Including \$8,980 paid for matured endowments.

	LIFE ASSOCIATION. St. Louis, Mo. (Continued.)	MANHATTAN. New York. (Continued.)	MERCHANTS. New York. (Continued.)	METROPOLITAN. New York. (Continued.)
<i>Amounts brought forward,</i>				
Cash paid for premiums (less rebate or commissions) to other companies for re-insurance, . . . . .	\$1,238,511 79	\$1,072,251 26	\$26,147 68	\$311,010 68
for commissions on first premiums, . . . . .	29,155 92	-	1,557 02	3,416 04
for commissions on renewal premiums, . . . . .	94,476 23			
for salaries and trav. expenses of managers and agents, . . . . .	53,825 48			
for medical examinations, . . . . .	104,641 56	154,980 35	17,754 98	106,283 18
for salaries and pay of officers and employes, . . . . .	16,647 06	9,904 20	4,636 02	18,192 30
for National, State and local taxes and fees, . . . . .	60,003 45	67,723 71	3,321 50	36,379 80
for rents, . . . . .	28,211 48	12,027 88	8,710 94	45,739 93
for commuted commissions, . . . . .	5,395 78	8,000 00	2,187 24	11,323 63
Cash advanced to officers or agents, payable from future salaries or commissions, . . . . .	16,627 79	19,839 63	9,403 19	17,378 94
Cash paid for furniture, safes and fixtures for home or agency offices, . . . . .	47,638 70	-	-	10,046 59
office, agency and incidental expenses, . . . . .	442 88			
	138,441 11 <sup>1</sup>	34,202 16	151 25	-
			7,577 93	38,495 81
Total cash expenditures, . . . . .	\$1,834,019 23	\$1,378,929 19	\$81,447 75	\$598,266 90
Notes and other premium obligations used in payment of losses and claims, . . . . .	26,114 35	42,592 89	-	7,099 29
in purchase of surrendered policies, . . . . .	346,778 57	110,226 27	-	40,876 98
in payment of dividends to policy-holders, . . . . .	7,436 51	8,188 93	-	24,232 68
voided by lapse of policies, . . . . .	-	-	541 75	20,876 99



	7	8	9	10
Policies issued during the year and terminated by death, Amount insured thereby, . . . . .	\$18,000 00	\$11,079 00		
Amount of premiums received in Massachusetts in 1873, . . . . .	103,698 14	20,974 16		
Losses and claims paid in Massachusetts in 1873, . . . . .	38,500 00	None.		
Losses and claims unpaid in Massachusetts in 1873, . . . . .	6,000 00	None.		
Profits or surplus actually set apart for stockholders, for the assured, . . . . .	53,000 00	-		
	359,556 00	-		
Rate of interest or dividends declared to stockholders, including percentage of profits, . . . . .	7 per cent. <sup>3</sup>	-		
Maximum rate of interest or dividends authorized on guarantee capital, . . . . .	7 per cent.	-		
Further percentage of surplus or profits authorized to stockholders, . . . . .	- <sup>4</sup>	-		
Highest rate of interest received, . . . . .	7 per cent.	15 per cent.		
Average rate received, . . . . .	6½ per cent.	- <sup>5</sup>		

<sup>1</sup> Including \$5,467.19 profit and loss account.

<sup>2</sup> 8 per cent. on notes, 9 8-10 on real estate loans.

<sup>3</sup> One-eighth of the profits.

<sup>4</sup> And one-eighth of the profits.

<sup>5</sup> Not returned.

	MUTUAL. New York.	MUTUAL BENEFIT. Newark, N. J.	NATIONAL. Montpelier, Vt.	NATIONAL. Washington, D. C.
<b>CAPITAL STOCK.</b>				
Whole amount of guarantee capital actually paid in cash, .	-	-	-	\$1,000,000 00
<b>ASSETS.</b>				
Gross present cash assets, . . . . .	\$63,440,165 37	\$27,868,889 79	\$1,419,641 52	\$3,041,315 59
unrealized assets, . . . . .	1,844,819 00	752,066 48	121,918 62	212,792 80
Total, <sup>1</sup> . . . . .	\$65,284,984 37	\$28,620,956 27	\$1,541,560 14	\$3,254,108 39
<b>LIABILITIES.</b>				
Gross amount of losses and claims on policies, . . . . .	\$758,325 84	\$595,217 00	\$28,500 00	\$96,803 77
other liabilities, . . . . .	61,833,338 32	25,959,603 52	1,036,369 16	2,599,780 16
Total, <sup>1</sup> . . . . .	\$62,591,664 16	\$26,554,820 52	\$1,064,869 16	\$2,696,583 93
<b>INCOME.</b>				
Cash received for premiums on new policies, . . . . .	\$8,139,835 95	\$4,639,473 51	\$267,129 79	\$941,904 49
for renewal premiums, . . . . .	9,594,553 25			-
for sale of annuities, . . . . .	84,500 00	229 01	-	-
for all other premiums, . . . . .	-	6,959 10	-	1,533 72
for premiums from other companies for re-insuring their risks, . . . . .	-	-	461 93	-
Total cash premium income, . . . . .	\$17,818,889 20	\$4,640,661 62	\$267,591 72	\$943,438 21

Cash from other companies, on account of losses or claims on policies re-insured,	-	-	-	11,500 00
Cash income from all other sources,	48,784 36 <sup>a</sup>	-	-	2,654 17 <sup>a</sup>
Notes and other obligations received on new premiums, on renewal premiums,	-	755,496 91	3,392 10	4,881 53
from other companies for re-insurance,	-	-	-	66,799 47
Total Income,	\$21,662,002 26	\$7,171,410 44	\$367,195 20	\$1,520,152 40
EXPENDITURES.				
Cash paid for the Company's own losses, policy claims and additions thereto,	\$3,379,664 80	\$1,841,572 48	\$94,866 55	\$257,585 11
to other companies for losses or claims on their policies re-insured,	-	-	-	23,191 06
to annuitants,	21,535 28	1,508 70	-	958 00
on account of policies lapsed, surrendered or purchased, for dividends to policy-holders,	1,675,168 03	321,430 37	15,258 74	196,034 64
for dividends to stockholders,	8,397,576 22	1,508,941 64	42,749 99	-
Amounts carried forward,	\$13,474,044 33	\$3,673,453 19	\$152,875 28	\$60,000 00
				\$537,768 81

<sup>a</sup> See Detailed Statements, page 169, et seq.

<sup>a</sup> Premium on gold.

	MUTUAL. New York. (Continued.)	MUTUAL BENEFIT. Newark, N. J. (Continued.)	NATIONAL. Montbeller, Va. (Continued.)	NATIONAL. Washington, D. C. (Continued.)
<i>Amounts brought forward.</i>				
Cash paid for premiums (less rebate or commissions) to other companies for re-insurance,	\$13,474,044 83	\$3,673,453 19	\$152,875 28	\$537,768 81
for commissions on first premiums,	-	-	-	24,642 96
for commissions on renewal premiums,	356,317 12	419,240 51	29,879 85	96,591 05
for salaries and trav. expenses of managers and agents,	-	-	3,539 83	28,486 28
for medical examinations,	60,712 65	21,778 52	2,122 40	10,440 00
for salaries and pay of officers and employes,	281,886 34	66,711 32	9,725 92	52,454 78
for National, State and local taxes and fees,	115,099 22	95,270 69	798 25	9,420 69
for rents,	-	-	2,162 50	10,355 83
for commuting commissions,	479,083 10	-	-	2,121 11
Cash advanced to officers or agents, payable from future salaries or commissions,	-	-	-	-
Cash paid for furniture, safes and fixtures for home or agency offices,	8,187 82	-	2,000 00	-
office, agency and incidental expenses,	597,998 61	108,590 11	4,647 65	45,178 60
Total cash expenditures,	\$15,373,329 19	\$4,385,044 34	\$207,751 18	\$817,460 11
Notes and other premium obligations used in payment of losses and claims,	-	137,654 76	498 28	-
in purchase of surrendered policies,	-	162,611 80	3,645 65	-
in payment of dividends to policy-holders,	-	289,825 10	1,917 73	-
volded by lapse of policies,	-	-	-	-



Amount insured thereby, . . .	\$70,570 00	\$7,800 00	-	-
Amount of premiums received in Massachusetts in 1873, . . .	737,408 41	601,995 52	83,191 52	31,502 00
Losses and claims paid in Massachusetts in 1873, . . .	278,840 00	217,700 00	26,663 53	13,895 00
Losses and claims unpaid in Massachusetts in 1873, . . .	41,530 00	-	1,000 00	None,
Profits or surplus actually set apart for stockholders, . . .	None.	-	-	60,000 00
for the assured, . . .	5,405,474 66	1,604,457 60	47,225 69	-
Rate of interest or dividends declared to stockholders, includ- ing percentage of profits, . . .	-	-	-	6 per cent.
Maximum rate of interest or dividends authorized on guar- antee capital, . . .	None.	-	-	-
Further percentage of surplus or profits authorized to stock- holders, . . .	None.	-	-	-
Highest rate of interest received, . . .	7 per cent.	8 per cent.	10 per cent.	-
Average rate received, . . .	6 $\frac{1}{10}$ per cent.	-	7.05 per cent.	-

<sup>1</sup> Deaths, 506; matured, 10.<sup>2</sup> Death, \$1,800,322; matured, \$45,500.<sup>3</sup> Not returned.

	NEW JERSEY MUTUAL. Newark, N. J.	NEW YORK. New York.	NORTHWESTERN MUTUAL. Milwaukee, Wis.	PENN MUTUAL. Philadelphia, Pa.
<b>CAPITAL STOCK.</b>				
Whole amount of guarantee capital actually paid in cash, . . . . .	\$100,000 00	-	-	-
<b>ASSETS.</b>				
Gross present cash assets, . . . . .	\$1,057,626 74	\$23,464,410 44	\$13,051,411 28	\$3,983,885 67
unrealized assets, . . . . .	207,345 50	965,817 73	354,290 53	123,615 52
Total, . . . . .	\$1,264,972 24	\$24,430,228 17	\$14,005,701 81	\$4,107,501 19
<b>LIABILITIES.</b>				
Gross amount of losses and claims on policies, . . . . .	\$57,000 00	\$479,370 00	\$67,995 14	\$120,400 00
other liabilities, . . . . .	1,026,840 09	22,239,793 88	12,243,248 06	3,481,570 04
Total, . . . . .	\$1,083,840 09	\$22,719,163 88	\$12,311,243 20	\$3,601,970 04
<b>INCOME.</b>				
Cash received for premiums on new policies, . . . . .	} \$525,164 45	} \$5,822,141 97	358,214 10 1,604,839 31	} \$923,711 19
for renewal premiums, . . . . .				
for sale of annuities, . . . . .				
for all other premiums, . . . . .				
for premiums from other companies for re-insuring their risks, . . . . .	190 87	73,052 58	-	1,817 25
Total cash premium income, . . . . .	114,590 72	-	-	8,878 88
Total cash premium income, . . . . .	\$639,946 04	\$5,895,194 55	\$1,963,053 41	\$940,407 32

Cash from other companies, on account of losses or claims on policies re-insured, . . . . .	5,000 00	-	-	5,000 00
Cash income from all other sources, . . . . .	-	-	-	35,611 07 <sup>4</sup>
Notes and other obligations received on new premiums, . . . . .	96,047 70	236,326 83	989,410 95	69,906 75
on renewal premiums, . . . . .	-	-	-	-
from other companies for re-insurance, . . . . .	-	-	-	-
Total Income, . . . . .	\$802,914 46	\$7,549,616 21	\$3,906,252 13	\$1,276,143 39
EXPENDITURES.				
Cash paid for the Company's own losses, policy claims and additions thereto, . . . . .	191,243 88	1,445,025 54 <sup>2</sup>	648,263 19	273,554 96
to other companies for losses or claims on their policies re-insured, . . . . .	-	-	-	10,000 00
to annuitants, . . . . .	950 00	23,235 35	-	-
on account of policies lapsed, surrendered or purchased, . . . . .	175,002 29	1,444,393 70	170,360 34	12,707 53
for dividends to policy-holders, . . . . .	16,969 36	684,159 75	101,212 14	279,740 29
for dividends to stockholders, . . . . .	4,982 35	-	-	-
Amounts carried forward, . . . . .	\$389,147 88	\$3,596,814 34	\$919,835 67	\$576,002 78

<sup>1</sup> See Detailed Statements, page III, *et seq.*<sup>2</sup> Including \$25,900 interest on deferred premiums.<sup>3</sup> Not including \$30,000 re-insured risks.<sup>4</sup> Interest on deposits in trust companies, &c.



	NEW JERSEY MUTUAL. Newark, N. J. (Continued.)	NEW YORK. New York. (Continued.)	NORTHWESTERN MUTUAL. Milwaukee, Wis. (Continued.)	PENN MUTUAL. Philadelphia, Pa. (Continued.)
<i>Amounts brought forward.</i>	\$389,147 88	\$3,536,814 34	\$919,835 67	\$576,002 78
Cash paid for premiums (less rebate or commissions) to other companies for re-insurance, . . . . .	23,230 47	44,673 78	-	35,116 15
for commissions on first premiums, . . . . .	68,976 64	318,471 77	238,294 85	52,262 73
for commissions on renewal premiums, . . . . .		23,500 00	31,051 04	13,599 19
for salaries and trav. expenses of managers and agents, . . . . .	9,328 01	56,632 90	17,883 83	5,906 50
for medical examinations, . . . . .	28,097 44	136,078 45	78,303 93	32,421 17
for salaries and pay of officers and employes, . . . . .	6,536 03	35,493 28	40,934 70	9,414 91
for National, State and local taxes and fees, . . . . .	11,163 20	-	-	-
for rents, . . . . .	-	36,051 25	-	-
for commutings commissions, . . . . .	-	-	-	-
Cash advanced to officers or agents, payable from future salaries or commissions, . . . . .	-	-	-	-
Cash paid for furniture, safes and fixtures for home or agency offices, . . . . .	-	214,294 50	497 95	1,633 54
office, agency and incidental expenses, . . . . .	31,809 40		64,109 31	44,438 90
Total cash expenditures, . . . . .	\$568,289 07	\$4,462,010 27	\$1,390,911 28	\$770,885 87
Notes and other premium obligations used in payment of losses and claims, . . . . .	1,459 81	15,817 50	53,844 96	10,708 54
in purchase of surrendered policies, . . . . .	73,233 22 <sup>1</sup>	12,240 16	136,552 42	37,597 50
in payment of dividends to policy-holders, . . . . .	8,477 87	151,476 68	458,968 98	90,980 75
voided by lapse of policies, . . . . .	-	52,035 04	232,602 89	2,892 59

Amount insured thereby . . . . .	-	89,661 00	34,500 00	23,242 95
Amount of premiums received in Massachusetts in 1873, . . . . .		374,117 57	54,866 41	None.
Losses and claims paid in Massachusetts in 1873, . . . . .		123,689 00	21,500 00	4,000 00
Losses and claims unpaid in Massachusetts in 1873, . . . . .		29,240 00	-	None.
Profits or surplus actually set apart for stockholders, . . . . .		-	-	203,300 00
for the assured, . . . . .		-	700,000 00	None.
Rate of interest or dividends declared to stockholders, including percentage of profits, . . . . .		-	-	-
Maximum rate of interest or dividends authorized on guarantee capital, . . . . .		-	-	-
Further percentage of surplus or profits authorized to stockholders, . . . . .		-	-	-
Highest rate of interest received, . . . . .		7 per cent.	-	10 per cent.
Average rate received, . . . . .		-	-	6 per cent.

<sup>1</sup> Including notes voided by lapses.

<sup>2</sup> Not returned.

	PHENIX MUTUAL. Hartford, Conn.	PROVIDENT LIFE AND TRUST. Philadelphia, Pa.	REPUBLIC. Chicago, Ill.	SECURITY. New York.
<b>CAPITAL STOCK.</b>				
Whole amount of guarantee capital actually paid in cash, .	\$16,000 00	\$500,000 00	\$947,400 00	\$110,000 00
<b>ASSETS.</b>				
Gross present cash assets, . . . . .	\$8,225,816 69	\$2,021,816 96	\$1,770,723 52	\$2,847,554 32
unrealized assets, . . . . .	723,316 15	132,780 00	269,623 52	601,553 93
Total, <sup>1</sup> . . . . .	\$8,949,132 84	\$2,154,596 96	\$2,040,347 04	\$3,449,108 25
<b>LIABILITIES.</b>				
Gross amount of losses and claims on policies, . . . . .	\$196,788 00	\$29,233 50	\$33,731 00	\$104,839 00
other liabilities, . . . . .	8,635,915 03	1,580,339 41	1,636,471 22	3,145,042 38
Total, <sup>1</sup> . . . . .	\$8,832,703 03	\$1,609,572 91	\$1,670,202 22	\$3,249,881 38
<b>INCOME.</b>				
Cash received for premiums on new policies, . . . . .	\$413,967 30	} \$534,343 79	\$179,961 41	\$123,539 50
for renewal premiums, . . . . .	2,064,125 36		329,118 52	777,617 39
for sale of annuities, . . . . .	-		-	-
for all other premiums, . . . . .	-	125 00	-	-
for premiums from other companies for re-insuring their risks, . . . . .	-	-	-	-
Total cash premium income, . . . . .	\$2,478,092 66	21,691 95	16,312 75	81,073 89
		\$556,160 74	\$525,392 68	\$983,230 78

23	Discount on claims paid in advance, Cash from other companies, on account of losses or claims on policies re-insured,	-	-	-	-	11,972 49
	Cash income from all other sources,	-	-	1,250 26 <sup>a</sup>	-	219 54
	Notes and other obligations received on new premiums, on renewal premiums,	174,096 00	-	-	-	390,285 45
	from other companies for re-insurance,	313,253 00	23,326 55	-	-	13,320 75
	Total Income,	\$3,521,240 57	\$676,264 22	\$1,102,302 33		\$1,454,779 59
	EXPENDITURES.					
	Cash paid for the Company's own losses, policy claims and additions thereto,	\$870,213 03	\$69,624 14	\$203,182 19		\$479,856 71 <sup>a</sup>
	to other companies for losses or claims on their policies re-insured,	-	10,000 00	-		44,500 00
	to annuitants,	-	3,139 43	-		2,041 19
	on account of policies lapsed, surrendered or purchased,	8,933 76	17,563 41	69,201 67		91,788 58
	for dividends to policy-holders,	784,998 71	57,667 83	4,700 78		101,289 15
	for dividends to stockholders,	960 00	-	-		12,730 00
	Amounts carried forward,	\$1,665,105 50	\$157,994 81	\$277,084 64		\$732,205 63

<sup>a</sup> See Detailed Statements, page 123, et seq.<sup>a</sup> Profit on stocks sold.<sup>a</sup> Losses, \$413,330.53; matured endowments, \$66,626.18.

	PHENIX MUTUAL. Hartford, Conn. (Continued.)	PROVIDENT LIFE AND TRUST. Philadelphia, Pa. (Continued.)	REPUBLIC. Chicago, Ill. (Continued.)	SECURITY. New York. (Continued.)
<i>Amounts brought forward.</i>				
Cash paid for premiums (less rebate or commissions) to other companies for re-insurance, . . . . .	\$1,665,105 50	\$157,994 81	\$277,084 64	\$732,205 63
for commissions on first premiums, . . . . .	1,036 16	143 90	21,105 05	19,015 51
for commissions on renewal premiums, . . . . .	269,289 91	55,877 93	98,290 51	32,833 19
for salaries and trav. expenses of managers and agents, . . . . .	90,646 60	23,269 95	69,468 93	142,988 43
for medical examinations, . . . . .	81,245 41	5,082 00	7,401 11	18,833 33
for salaries and pay of officers and employes, . . . . .	33,257 00	20,500 09	35,410 75	8,766 36
for National, State and local taxes and fees, . . . . .	57,227 73	8,508 87	11,077 95	86,725 64
for rents, . . . . .	-	-	-	11,073 29
for commuting commissions, . . . . .	-	-	-	12,309 13
Cash advanced to officers or agents, payable from future salaries or commissions, . . . . .	-	-	-	-
Cash paid for furniture, safes and fixtures for home or agency offices, . . . . .	769 50	1,000 00	-	-
office, agency and incidental expenses, . . . . .	85,302 29	10,483 29	45,279 85	46,452 76 .
Total Cash Expenditures, . . . . .	\$2,235,880 10	\$282,805 75	\$565,118 79	\$1,060,223 27
Notes and other premium obligations used in payment of losses and claims, . . . . .	62,321 72	-	-	42,257 24
in purchase of surrendered policies, . . . . .	6,091 52	-	-	177,083 21
in payment of dividends to policy-holders, . . . . .	-	14,577 98	-	107,077 41
volved by lapse of policies, . . . . .	285,456 77	3,977 09	-	-
Total Expenditures, . . . . .	\$2,589,750 11	\$301,360 82	\$565,118 79	\$1,386,641 13



Net amount re-insured, . . . . .	10,000 00	697,941 00	600,500 00
Policies (old and new) terminated by death during the year, . . . . .	15,540,082 00	19,679,776 52	25,929,383 00
Amount insured thereby, . . . . .	37	82	208
Policies issued during the year and terminated by death, . . . . .	\$90,707 00	\$205,853 00	\$591,952 00
Amount insured thereby, . . . . .	1	-	None.
Amount of premiums received in Massachusetts in 1873, . . . . .	\$1,000 00	-	-
Losses and claims paid in Massachusetts in 1873, . . . . .	31,179 31	32,816 84	83,046 23
Losses and claims unpaid in Massachusetts in 1873, . . . . .	4,000 00	6,900 00	27,200 00
Profits or surplus actually set apart for stockholders, . . . . .	-	1,000 00	-
for the assured, . . . . .	-	-	13,200 00
Rate of interest or dividends declared to stockholders, including percentage of profits, . . . . .	81,367 78	-	221,384 18
Maximum rate of interest or dividends authorized on guarantee capital, . . . . .	-	-	12 per cent.
Further percentage of surplus or profits authorized to stockholders, . . . . .	-	-	-
Highest rate of interest received, . . . . .	-	12 per cent.	7 per cent.
Average rate received, . . . . .	-	10 per cent.	-

<sup>1</sup> Not returned.

	TRAVELERS. Hartford, Conn.	UNION MUTUAL. Augusta, Me.	UNITED STATES. New York.	WASHINGTON. New York.
<b>CAPITAL STOCK.</b>				
Whole amount of guarantee capital actually paid in cash, .	\$500,000 00	-	\$250,000 00	\$125,000 00
<b>ASSETS.</b>				
Gross present cash assets, . . . . .	\$2,471,145 60	\$7,141,224 20	\$4,010,334 75	\$3,644,549 75
unrealized assets, . . . . .	192,744 45	576,626 35	185,361 35	266,268 50
Total, . . . . .	\$2,663,890 05	\$7,717,850 55	\$4,195,696 10	\$3,910,818 25
<b>LIABILITIES.</b>				
Gross amount of losses and claims on policies, . . . . .	\$142,601 00	\$154,187 00	\$112,750 00	\$71,175 00
other liabilities, . . . . .	1,779,885 97	6,761,773 75	3,515,872 68	3,575,612 92
Total, . . . . .	\$1,922,486 97	\$6,915,960 75	\$3,628,622 68	\$3,646,787 92
<b>INCOME.</b>				
Cash received for premiums on new policies, . . . . .	\$110,551 30	\$1,202,496 07	} \$1,042,926 75	
for renewal premiums, . . . . .	354,112 88	-		
for sale of annuities, . . . . .	-	-		
for all other premiums, . . . . .	12,744 60	-		
for premiums from other companies for re-insuring their risks, . . . . .	-	-	\$1,148,624 92	-
Total cash premium income, . . . . .	\$477,408 78	\$1,202,496 07	\$1,148,624 92	\$1,042,926 75



Discount on claims paid in advance, property	224 71	444 86		246 92
Cash from other companies, on account of losses or claims on policies re-insured,	-	-	-	-
Cash income from all other sources,	7,281 36 <sup>3</sup>	-	-	-
Notes and other obligations received on new premiums,	-	-	-	-
on renewal premiums,	-	467,709 06	-	-
from other companies for re-insurance,	-	-	-	-
Total Income,	\$598,497 40	\$2,171,996 64	\$1,410,729 44	\$1,257,010 08
EXPENDITURES.				
Cash paid for the Company's own losses, policy claims and additions thereto,	\$123,702 82	\$592,111 08	\$248,069 07 <sup>2</sup>	\$824,978 73 <sup>4</sup>
to other companies for losses or claims on their policies re-insured,	-	-	-	-
to annuitants,	150 00	-	-	1,208 88
on account of policies lapsed, surrendered or purchased,	18,141 88	106,134 57	238,055 62	81,211 94
for dividends to policy-holders,	220 88	88,149 74	299,329 16	136,574 15
for dividends to stockholders,	-	-	18,350 39	10,146 72
Amounts carried forward,	\$142,215 58	\$586,395 39	\$798,804 24	\$554,119 92

<sup>1</sup> See Detailed Statements, page 136, et seq.<sup>2</sup> Including \$2,110 paid for endorsements.<sup>3</sup> Premium on gold, \$4,363.14; bank interest, \$2,918.21.<sup>4</sup> Including \$16,066.97 paid for matured endorsements.

	TRAVELERS. Hartford, Conn. (Continued.)	UNION MUTUAL. Augusta, Me. (Continued.)	UNITED STATES. New York. (Continued.)	WASHINGTON. New York. (Continued.)
<i>Amounts brought forward,</i> . . . . .	\$142,215 58	\$586,395 39	\$798,804 24	\$554,119 92
Cash paid for premiums (less rebate or commissions) to other companies for re-insurance, . . . . .	5,670 05	-	24,879 93	-
for commissions on first premiums, . . . . .	28,425 65	59,538 27	133,484 81	69,368 55
for commissions on renewal premiums, . . . . .	21,246 77	55,531 12	2,740 54	14,770 51
for salaries and trav. expenses of managers and agents, . . . . .	2,572 29	74,259 14	11,298 67	9,025 00
for medical examinations, . . . . .	8,540 98	17,760 51	38,608 23	46,344 56
for salaries and pay of officers and employes, . . . . .	7,974 99	47,805 13	10,961 12	9,377 12
for National, State and local taxes and fees, . . . . .	778 37	14,621 15	14,447 41	7,500 00
for rents, . . . . .	-	21,153 16	-	2,592 52
for commuting commissions, . . . . .	14,466 38	28,187 06	-	-
Cash advanced to officers or agents, payable from future salaries or commissions, . . . . .	-	-	-	-
Cash paid for furniture, safes and fixtures for home or agency offices, . . . . .	-	5,499 08	-	-
office, agency and incidental expenses, . . . . .	11,380 48	38,753 14	67,263 34	59,937 12
Total cash expenditures, . . . . .	\$243,270 94	\$949,503 15	\$1,102,488 29	\$772,975 30
Notes and other premium obligations used in payment of losses and claims, . . . . .	-	32,588 92	-	-
in purchase of surrendered policies, . . . . .	-	83,233 67	-	-
in payment of dividends to policy-holders, . . . . .	-	135,902 60	-	-
voted by lapse of policies, . . . . .	-	121,348 83	-	-

Amount insured thereby, . . . . .	\$21,500 00	\$2,000 00	\$7,000 00	\$3,000 00
Amount of premiums received in Massachusetts in 1873, . . . . .	59,691 45	621,756 09	61,865 90	70,107 77
Losses and claims paid in Massachusetts in 1873, . . . . .	9,141 43	79,427 00	12,712 00	4,000 00
Losses and claims unpaid in Massachusetts in 1873, . . . . .	6,476 00	37,400 00	None.	15,500 00
Profits or surplus actually set apart for stockholders, . . . . .	-	-	-	10,936 72
for the assured, . . . . .	220 88	-	-	136,435 00
Rate of interest or dividends declared to stockholders, including percentage of profits, . . . . .	-	-	-	7 per cent.
Maximum rate of interest or dividends authorized on guarantee capital, . . . . .	-	-	7 per cent.	7 per cent.
Further percentage of surplus or profits authorized to stockholders, . . . . .	-	12 per cent.	-	None.
Highest rate of interest received, . . . . .	12 per cent.	8 per cent.	7 per cent.	7 per cent.
Average rate received, . . . . .	8 $\frac{44}{100}$ per cent.		6 $\frac{46}{100}$ per cent.	

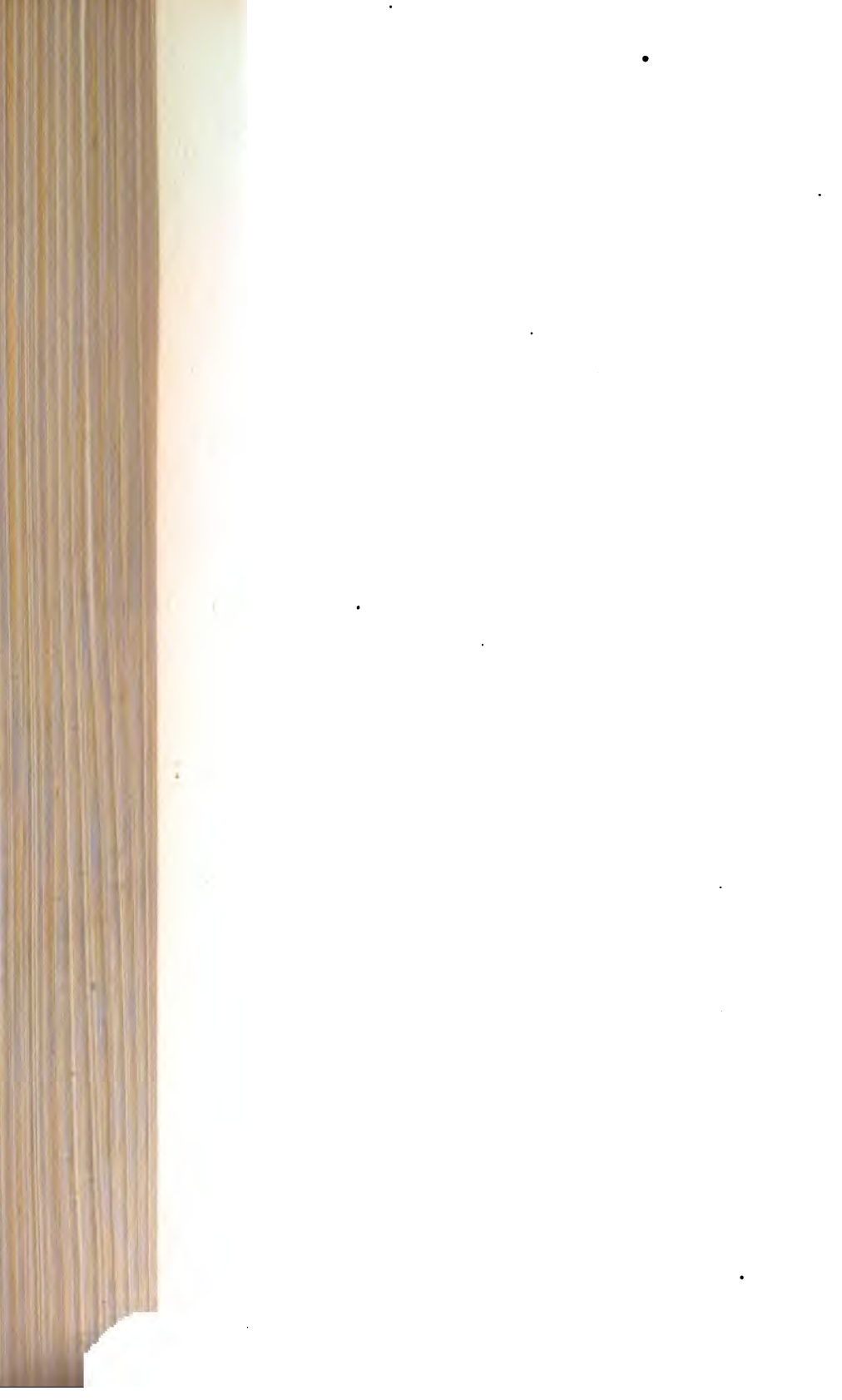
## A G G R E G A T E.

<b>CAPITAL STOCK.</b>	
Whole amount of guarantee capital actually paid in cash, . . . . .	\$6,372,4
<b>ASSETS.</b>	
Gross present cash assets, . . . . .	\$303,496,6
unrealized assets, . . . . .	17,112,0
Total, . . . . .	\$320,608,6
<b>LIABILITIES.</b>	
Gross amount of losses and claims on policies, . .	\$6,574,5
other liabilities, . . . . .	290,693,6
Total, . . . . .	\$297,268,1
<b>INCOME.</b>	
Total cash premium income, . . . . .	\$76,900,6
Cash income from all other sources, . . . . .	28,317,7
Total Income, . . . . .	\$105,218,4
<b>EXPENDITURES.</b>	
Cash paid for the Company's own losses, policy claims and additions thereto, . . . . .	\$22,408,2
to other companies for losses or claims on their policies re-insured, . . . . .	92,6
to annuitants, . . . . .	81,3
on account of policies lapsed, surrendered or purchased, . . . . .	9,370,9
for dividends to policy-holders, . . . . .	18,764,7
for dividends to stockholders, . . . . .	394,1
Cash paid for premiums (less rebate or commissions) to other companies for re-insurance, . . . . .	397,0
for commissions on first premiums, . . . . .	} 5,602,0
for commissions on renewal premiums, . . . . .	
for salaries and travelling expenses of managers and agents, . . . . .	918,8
for medical examinations, . . . . .	562,0
for salaries and pay of officers and employes, . . . . .	1,942,0
for National, State and local taxes and fees, . . . . .	1,103,7
for rents, . . . . .	280,9
for commuting commissions, . . . . .	923,5
Cash advanced to officers or agents, payable from future salaries or commissions, . . . . .	83,0
Amount carried forward, . . . . .	\$62,925,50

## AGGREGATE—Concluded.

<i>brought forward,</i> . . . . .	\$62,925,500 33
furniture, safes and fixtures for home or offices, . . . . .	42,249 55
agency and incidental expenses, . . . . .	2,738,186 02
Cash Expenditures, . . . . .	\$65,705,935 90
er premium obligations used in payment es and claims, . . . . .	\$751,686 59
se of surrendered policies, . . . . .	2,968,384 36
nt of dividends to policy-holders, . . . . .	3,000,836 00
y lapse of policies, . . . . .	2,293,252 01
Expenditures, . . . . .	\$74,720,094 86
GENERAL ITEMS.	
at insured by existing policies, . . . . .	\$1,825,971,163 57
at reinsured, . . . . .	8,393,377 00
nsured by existing policies, . . . . .	1,817,577,786 57
(and new) terminated by death during . . . . .	8,243
red thereby, . . . . .	\$23,429,095 95
ed during the year and terminated by . . . . .	252
red thereby, . . . . .	\$600,916 00





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ACCIDENT  
INSURANCE COMPANIES  
OF OTHER STATES.

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TAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1873.

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## DETAILED STATEMENTS OF ASSETS AND LIABILITY

### RAILWAY PASSENGERS' ASSURANCE COMPANY, HARTFORD CONN.

[Incorporated May, 1865. Commenced business February, 1866.]

JAMES G. BATTERSON, *President.*      *Secretary,* CHARLES E. WILLIAMS

*Vice-President,* RODNEY DENNIS.

*Principal Office,* Hartford, Conn.

*Attorney to accept service,* CHARLES G. C. PLUMMER, Boston.

#### DETAILED STATEMENT OF ASSETS.

##### United States Securities owned by the Company:—

	Par value.	Market
United States 6 per cent. Regis'd Bonds, 1881,	\$50,000 00	\$57,87
“ “ 5-20 Bonds, 1867, . . .	36,200 00	43,07
“ “ “ “ 1865, . . .	3,000 00	3,45
	\$89,200 00	\$104,41

##### State and City Bonds:—

Connecticut Registered Bonds, . . . .	\$50,000 00	\$50,00
Connecticut Coupon Bonds, . . . .	2,500 00	2,50
Hartford City Coupon Bonds, . . . .	11,000 00	10,45
Springfield (Ill.) 10 per cent. Bonds, . . . .	8,000 00	8,00
Chicago Water Loan, . . . .	10,000 00	9,30
	\$81,500 00	\$80,25

##### National Bank Stocks:—

American Exchange National Bank Stock, . . . .	\$10,000 00	\$10,60
National Shoe and Leather Bank Stock, . . . .	6,600 00	8,71
Merchants' Exchange National Bank Stock, . . . .	10,000 00	8,20
Fourth National Bank Stock, . . . .	10,000 00	9,60
City National Bank Stock, . . . .	20,000 00	20,20
Hartford Trust Co. Stock, . . . .	11,300 00	11,30
Conn. Trust and Safe Deposit Co. Stock, . . . .	15,000 00	15,00
	\$82,900 00	\$83,61

## Stocks and Bonds:—

	Par value.	Market value.
Minnesota Railroad Bonds, . . .	\$10,000 00	\$6,000 00
Missouri Railroad Bonds, . . .	10,000 00	8,200 00
and St. Paul Railroad Bonds, . .	10,000 00	9,000 00
Railroad Bonds, . . .	1,000 00	915 00
Sioux City Railroad Bonds, . . .	10,000 00	8,750 00
and M. S. Railroad Stock, . . .	42,000 00	32,497 50
H. R. Railroad Stock, . . .	10,000 00	9,900 00
Road Stock, . . .	10,000 00	10,600 00
R. I. Railroad Stock, . . .	10,000 00	10,037 50
and H. Railroad Stock, . . .	15,000 00	18,450 00
	<u>\$128,000 00</u>	<u>\$114,350 00</u>

## Held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Y., N. H. and H. Railroad, . . .	\$2,460 00	\$5,000 00
Phoenix Bank, . . .	1,500 00	
F. W. and C. Railroad, . . .	3,200 00	
	<u>\$7,160 00</u>	<u>\$5,000 00</u>

## Loans:—

	Cash value.
secured by 1st Mortgage Bonds, . . .	\$10,000 00

## Assets and Property owned by the Company:—

Non-resident stockholders, . . .	-	\$1,172 70
Shares of officers or agents, . . .	\$8,000 00	-
Tools, fixtures and safes, . . .	2,500 00	-
	<u>\$10,500 00</u>	

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

## Value of Securities owned by the

Company:—

Securities, . . .	\$104,410 50
do securities, . . .	80,250 00
do . . .	83,612 00
Stocks and bonds, . . .	114,350 00
Market value of stocks, and securities, . . .	<u>\$382,622 50</u>
Interest on deeds of trust or of real estate, . . .	\$10,000 00
Interest on collat'l securities, . . .	5,000 00
Insurance, . . .	10,000 00
Cash loans, except on . . .	<u>25,000 00</u>
Carried forward, . . .	<u>\$407,622 50</u>

<i>Amount brought forward,</i>		\$407,622 50
Cash on hand in the office of the Company,	\$1,561 21	
Deposited to the Company's credit and not drawn against, in the Bank,	35,417 17	
Total cash,		36,978 38
All other Assets <i>in possession of the Company,</i>		1,172 70
Total Cash Assets,		\$445,

## LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due,	\$18,000 00	
Claims for death losses and other policy claims resisted by the Company,	25,000 00	
Total policy claims,	\$43,000 00	
Premium reserve on account of accident risks outstanding Dec. 31, 1873 (estimated),	15,000 00	
Gross present Liabilities of the Company, as to Policy-holders,		58
Surplus as regards Policy-holders,		\$387
Amount of unadmitted Assets,		10

## TRAVELERS' INSURANCE COMPANY, HARTFORD, CO.

[Incorporated June 17, 1863. Commenced business April, 1864.]

JAMES G. BATTERSON, *President.* Secretary, RODNEY I.GUSTAVUS F. DAVIS, *Vice-President.* Actuary, GEORGE B. I.*Principal Office, Hartford, Conn.**Attorney to accept service, CHARLES G. C. PLUMMER, Boston*

## DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Mar
United States 6 per cent. Bonds, 1881,	\$3,000 00	\$3
“ “ 5-20 Bonds,	304,000 00	346
	\$307,000 00	\$350
State and City Bonds:—		
Connecticut State Bonds,	\$45,000 00	\$45
Tennessee State Bonds,	32,000 00	23
Virginia State Bonds,	26,100 00	13
West Virginia Certificates,	13,000 00	1
Elizabeth City Bonds,	10,000 00	9
Chicago Water Loan Bonds,	20,000 00	19
	\$146,100 00	\$113

## Bank Stocks:—

	Par value.	Market value.
National Bank Stock, . . . .	\$11,400 00	\$14,136 00
l Bank Stock, . . . .	20,000 00	21,200 00
onal Bank Stock, . . . .	18,000 00	28,080 00
l Mechanics' Nat'l Bank Stock, .	25,000 00	32,750 00
ational Bank Stock, . . . .	10,000 00	12,400 00
ional Bank Stock, . . . .	13,100 00	20,698 00
National Bank Stock, . . . .	5,000 00	6,000 00
nal Bank Stock, . . . .	15,000 00	15,000 00
onal Bank Stock, . . . .	10,000 00	10,000 00
	<hr/>	<hr/>
	\$127,500 00	\$160,264 00

## Stocks and Bonds:—

and No. Indiana R. R. Bonds, .	\$10,000 00	\$10,000 00
and Cincinnati R. R. Bonds, .	13,000 00	11,310 00
North-Western R. R. Bonds, .	10,000 00	10,000 00
vidence and Fishkill R. R. Bonds,	10,000 00	9,400 00
and Michigan So. R. R. Stock, .	14,000 00	10,640 00
New Haven & Hartford R. R. Stock,	20,000 00	25,200 00
Central R. R. Stock, . . . .	10,000 00	10,100 00
entral & Hudson Riv. R. R. Stock,	10,000 00	9,800 00
ackawanna & Western R. R. Stock,	10,000 00	10,400 00
	<hr/>	<hr/>
	\$107,000 00	\$106,850 00

## Corporate Stocks:—

engers' Assurance Co.'s Stock, .	\$60,400 00	\$60,400 00
st Co.'s Stock, . . . .	12,500 00	12,500 00
	<hr/>	<hr/>
	\$72,900 00	\$72,900 00

## Assets and Property owned by the Company:—

s of officers or agents, . . . . \$7,328 35

## SUMMARY OF ASSETS, DECEMBER 31, 1873.

*Assets in Possession.*

## Value of Securities owned by the

y:—	
s securities, . . . .	\$350,145 00
y securities, . . . .	113,860 00
. . . . .	160,264 00
cks and bonds, . . . .	106,850 00
ate stocks, . . . .	72,900 00
arket value of stocks,	
and securities, . . . .	<hr/> \$804,019 00
on deeds of trust or mortgages of	
. . . . .	104,904 00
	<hr/>
carried forward, . . . .	\$908,923 00



<i>Amount brought forward,</i>			\$908,923 00
Cash on hand in the office of the			
Company,		\$57 31	
Deposited to the Company's credit			
and not drawn against, in the			
Bank,		16,720 09	
Total cash,			16,777 40
Total Cash Assets,			\$925,

*Unrealized Assets.*

Actual amount of unpaid interest due or accrued			
on cash loans and on bonds owned by the			
Company, and not elsewhere included.			14,
Gross present Assets of Accident Depart't,			\$940,
Gross present Assets of Life Department,			1,723,
Aggregate amount of all Assets,			\$2,663,

**LIABILITIES.**

Claims for death losses and matured endow-			
ments, in process of adjustment, or adjusted			
and not due,		\$32,700 00	
Claims for death losses and other policy claims			
resisted by the Company,		47,000 00	
Premium reserve on account of accident risks			
outstanding Dec. 31, 1873 (estimated),		183,628 94	
Whole amount of all other debts and obliga-			
tions (of and against the Company), absolute			
or contingent, due or to become due, viz. :—			
Rents, salaries and office expenses,		6,000 00	
Gross present Liabilities of the Company			
as to Policy-holders, in Accident Depart't,		\$269,328 94	
Gross present Liabilities of the Company			
as to Policy-holders, in Life Department,		1,653,158 03	
Aggregate amount of all Liabilities, except			
Guarantee Capital,			1,922,
Surplus as regards Policy-holders,			\$741,
Amount of unadmitted Assets,			7,

TRACT OF ANNUAL STATEMENTS.

	RAILWAY PASSENGERS. Hartford, Conn.	TRAVELERS. Hartford, Conn.	AGGREGATE.
<b>CAPITAL STOCK.</b>			
Whole amount of guarantee capital actually paid in cash, . . . .	\$300,000 00	\$500,000 00	\$800,000 00
<b>ASSETS.</b>			
Gross present Assets, <sup>1</sup> . . . . .	\$445,773 58	\$2,663,890 05	\$3,109,663 63
<b>LIABILITIES.</b>			
Gross present Liabilities, <sup>1</sup> . . . . .	\$58,000 00	\$1,922,486 97	\$1,980,486 97
<b>INCOME.</b>			
Cash received for premiums on new policies, . . . . .	\$145,995 71	\$703,511 12	\$849,506 83
for interest on cash loans, . . . . .	5,159 53	4,907 27	10,066 80
for interest and dividends on bonds and stocks owned by the Com- pany, . . . . .	27,457 46	46,787 00	74,244 46
Discount on claims paid in advance, . . . . .	—	334 26	334 26
Cash income from all other sources, . . . . .	1,190 70 <sup>a</sup>	13,320 04 <sup>a</sup>	14,510 74
Total Income, . . . . .	\$179,803 40	\$768,859 69	\$948,663 09
<b>EXPENDITURES.</b>			
Cash paid for the Company's own losses, policy claims and additions thereto, . . . . .	\$30,167 41	\$247,943 32 <sup>a</sup>	\$278,110 73
for dividends to stockholders, . . . . .	30,000 00	60,000 00	90,000 00
for commissions on first premiums, . . . . .	43,863 04	185,904 95	229,767 99
for salaries and travelling expenses of managers and agents, . . . .	8,993 25	55,679 85	64,673 10
for medical examinations, . . . . .	7,660 76	—	7,660 76



GENERAL ITEMS.  
Policies issued during the year and terminated by death,  
Amount insured thereby,

Amount of premiums received in Massachusetts in 1873,

Losses and claims paid in Massachusetts in 1873,

Losses and claims unpaid in Massachusetts in 1873,  
Profits or surplus actually set apart for stockholders,

Rate of interest or dividends declared to stockholders, including per-  
centage of profits,

Highest rate of interest received,

Average rate received,

<sup>1</sup> See Detailed Statements, page 188, et seq.

<sup>2</sup> By death, \$138,800; by injury, \$109,143.32.

<sup>3</sup> Non-resident tax.

<sup>4</sup> Premium on gold, \$3,000.40; interest from banks, &c., \$9,633.53.

<sup>5</sup> Unknown.

\$56,000 00 6,670 85	\$76,184 80 15,333 49 None. 60,000 00	\$25,288 29 \$1,855 65 15,725 64 90,000 00
002 15 None. 30,000 00	12 per cent. 10 per cent. 8 <sup>10</sup> / <sub>100</sub> per cent.	- - -
10 per cent. 10 per cent. 7 <sup>10</sup> / <sub>100</sub> per cent.		



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LIFE AND ACCIDENT  
RANCE COMPANIES  
OF OTHER STATES,

TO DO BUSINESS IN MASSACHUSETTS, WITH THE AGENTS  
FOR THE SAME, AND THE AMOUNT OF BUSINESS  
DONE BY EACH AGENT, FOR THE YEAR  
ENDING OCTOBER 31, 1873.

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EVERY AGENT OR SUB-AGENT of any Insurance Company not incorporated in this Commonwealth, is required by law to procure from the Insurance Commissioner, a CERTIFICATE OF AUTHORITY for each Company for which he proposes to act. The Certificate specifies the name of the Agent or Sub-Agent, and also the name of the Company for which he is authorized to act. It expires, and must be renewed, on the first day of April in each year.

To guard against the impositions of fraudulent Companies and dishonest Agents, the Commissioner deems it his duty to advise that parties solicited to insure in any Company not chartered in this State, should *decline to deal with any person not holding the Commissioner's Certificate of Authority, or to insure in any such Company not named in the Certificate.*

For list of Agents and Sub-Agents, see page 207.

### LIFE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
ÆTNA, . . . .	Hartford, Ct., . .	Chester, Dwight, . .	Boston, . . .	\$5,026,161 00	\$228,393 56	-
AMERICAN POPULAR, . .	New York, . .	{ Bradford, C. E., . . Bush, H. W., . . Cushing, S., Jr., . . Mansfield, J. D., . . Merriam, Isaac S., . . }	Peabody, . . .	\$42,000 00	\$559 05	-
			W. Brookfield, . .	40,000 00	755 58	-
			Boston, . . .	552,355 00	15,345 46	-
			Wakefield, . . .	64,000 00	1,247 14	-
			Worcester, . . .	55,000 00	1,241 42	-
ASHURY, . . . .	New York, . .	{ Boudreau, Leandro, . . Clark, Mrs. E. A., . . }		\$753,355 00	\$19,148 65	-
			Worcester, . . .	\$71,200 00	\$3,868 56	-
			Boston, . . .	\$8,414 00	1,507 53	-

CHARTER OAK,	Hartford, Ct.,	{ Cook, James, Danforth, Wm. S., Marks, George, Palmer, Henry M., Whittlesey, E. C., }	Weymouth,	\$30,000 00	\$663 91
			Lowell,	\$160,000 00	\$6,639 07
			Plymouth,	20,500 00	830 85
CONNECTICUT GENERAL,	Hartford, Ct.,	{ Bacon, Henry S., Ball, B. A., Cushman, James M., Field, E. G., Laws, Alfred, Ray, Edwin, Wood, Isaac N., }	Haydenville,	77,700 00	3,803 06
			Boston,	8,702,776 00	237,915 58
			Worcester,	4,806,975 00	12,121 34
CONNECTICUT MUTUAL,	Hartford, Ct.,	{ Barnard, L. L., Chadwick, A. C., Danforth, Wm. S., Field, E. G., James, Thomas M., Ladd, R. E., }	Worcester,	\$8,767,951 00	\$261,369 90
			Milford,	\$119,000 00	\$3,073 86
			Taunton,	193,000 00	6,990 86
			Amherst,	59,000 00	1,319 65
			N. Bridgewater,	153,500 00	6,075 45
			Boston,	121,000 00	5,210 09
			Fall River,	218,000 00	14,183 42
				6,000 00	697 10
			Fall River,	\$869,500 00	\$37,749 93
			Lawrence,	\$7,040,565 00	\$343,456 15
			Plymouth,	—	2,302 63
			Amherst,	66,200 00	6,311 57
			New Bedford,	227,000 00	18,559 57
			Springfield,	148,700 00	5,588 79
				6,500 00	32,021 69



NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
CONN. MUTUAL (con.).	Hartford, Ct., .	{ Ray, Edwin, Washburn, Isaac,	Boston, Taunton, .	\$10,440,210 00 24,000 00	\$500,218 35 1,801 14	- -
CONTINENTAL,	Hartford, Ct., .	{ Johnson, James L., Washburn, Isaac,	Springfield, Taunton, .	\$18,063,175 00 \$2,050,750 00 20,000 00	\$910,269 89 \$95,681 07 833 17	- - -
CONTINENTAL,	New York,	Barnard Bros., .	Boston,	\$2,070,750 00	\$96,514 24	-
ECLECTIC,	New York,	Burnham, Louis W.,	Boston,	\$10,762,109 00	\$588,665 54	-
ECONOMICAL MUTUAL,	Providence, R. I.,	Dix, George L., .	Boston,	\$116,015 00	\$24,024 95	-
EQUITABLE,	New York,	{ Blodget, H. T., Smith, Amos D., 3d,	Boston, Boston,	\$1,479,150 00 \$1,683,500 00 893,770 00	\$17,829 10 \$868,893 00 43,704 93	\$356 58 - -
GERMANIA,	New York,	Krause, Frederick,	Boston,	\$2,577,270 00	\$412,597 93	-
GLOBE MUTUAL,	New York,	{ Carter, C. W., Washburn, Isaac,	Boston, Taunton, .	\$40,439 00 \$1,100,000 00 2,000 00	\$18,080 78 \$52,336 65 87 92	- - -

HOME, . . .	New York,	Burgess, . . .	Boston,	\$224,000 00	\$9,142 02	-
HOMEOPATHIC MUTUAL, . . .	New York,	Butterfield, Jona, Van Campen, H.,	New Bedford,	50,500 00	3,149 37	-
KNICKERBOCKER, . . .	New York,	Bortella, Frank L., Taggart, Alfred G.,	Boston,	\$274,500 00	\$12,291 39	-
LIFE ASSOCIATION, . . .	St. Louis, Mo.,	Macy & Marsh, . .	Boston,	\$1,129,954 00	\$53,051 94	-
MANHATTAN, . . .	New York,	Burt, A., Everett, J. Mason, Frothingham, Chas. H., Plimpton, E. C.,	Boston, Springfield, Boston, Boston, Fitchburg,	37,000 00	1,534 98	-
MERCHANTS', . . .	New York,	Burnham, Louis W.,	Boston,	\$1,166,954 00	\$54,586 92	-
METROPOLITAN, . . .	New York,	Arnold, W. D., Fuller, George A., Harvey, Alvah, Kilgore, J. M., Mittell, Chas.,	E. Abington, Bedford, North Adams, Boston, Boston,	\$909,000 00	\$28,156 00	-
				\$9,100 00	\$240 60	-
				2,695,875 50	93,154 52	-
				86,500 00	2,756 28	-
				21,500 00	669 88	-
				\$2,812,975 50	\$96,821 28	-
				\$336,500 00	\$7,870 14	-
				\$109,800 00	\$3,062 49	-
				12,000 00	385 51	-
				96,000 00	1,966 66	-
				497,100 00	20,871 59	-
				191,000 00	5,730 00	-
				\$905,900 00	\$32,016 25	-



NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
MUTUAL BENEFIT, . . .	Newark, N. J.,	Nason & Loveridge, .	Boston, . .	\$17,755,300 00	\$885,729 34	—
MUTUAL, . . .	New York, . .	{ Perkins, N. B., Robinson, R. B., Smith, Amos D., 3d, .	{ Salem, Westfield, . . Boston, . .	— — \$28,318,600 00	\$30,851 69 7,764 70 1,305,001 77	— — —
NATIONAL, . . .	Washington, D. C.,	{ Bush, H. W., Long, E. J. & Co., Stowell, Milo, . .	{ W. Brookfield, Boston, . . Hinsdale, . .	\$5,000 00 266,489 00 19,000 00	\$160 72 23,403 47 590 58	— — —
NATIONAL, . . .	New York, . .	{ Holmes, J. W., Wood, B. L., . .	{ Springfield, Taunton, . .	\$290,489 00 — \$2,000 00	\$24,154 77 \$1,801 43 94 00	— — —
NATIONAL, . . .	Montpelier, Vt.,	{ Childs, S. A., Howland, S. A., Merrill, E. S., Phelps, James T., .	{ Fitchburg, Worcester, . . Winchendon, Boston, . .	\$145,500 00 1,000 00 — 3,075,881 00	\$1,895 43 \$5,046 45 277 90 125 84 85,006 60	— — — — —
NEW JERSEY MUTUAL, . .	Newark, N. J.,	Tilden, Edwin, . .	Boston, . .	\$3,223,381 00 \$1,270,297 00	\$90,456 79 \$44,448	— —

NORTH AMERICA, . . .	New York, . . .	Jones, J. Greene,	. . .	Boston, . . .	\$2,751,565 00	\$109,287 75	-
NORTHWESTERN MUT., . .	Milwaukee, Wis., . .	Pryor, John,	. . .	Boston, . . .	\$493,000 00	\$27,797 35	-
		Smith, E. J.,	. . .	Boston, . . .	874,650 00	39,590 57	-
PENN MUTUAL, . . .	Philadelphia, Pa., . .	Letts, Charles,	. . .	Boston, . . .	\$1,367,650 00	\$67,387 92	-
PHOENIX MUTUAL, . . .	Hartford, Ct., . .	{	Bartlett, D. W., . .	Pittsfield, . . .	\$581,094 00	\$24,273 56	\$728 20
				Boston, . . .	\$778,750 00	\$32,320 01	-
			Guild, W. H., . .		2,410,271 00	145,649 00	-
PROVIDENT L. & T., . . .	Philadelphia, Pa., . .	Hoag, Gilbert C.,	. . .	Boston, . . .	\$3,184,021 00	\$177,969 01	-
REPUBLIC, . . .	Chicago, . . .	{	Dix, George L., . .	Boston, . . .	\$941,029 00	\$31,569 33	\$947 08
				Boston, . . .	\$1,092,209 00	\$31,642 72	-
			White, George Q.,		728,139 00	14,217 40	-
SECURITY L. & A.. . .	New York, . . .	{	Burt, S. P., . . .	New Bedford, . .	\$1,320,348 00	\$45,860 12	-
					\$9,000 00	\$246 70	-
			Fletcher, John W.,	Boston, . . .	1,817,000 00	121,867 60	-
					\$1,326,000 00	\$122,114 30	-

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
TRAVELERS', . . .	Hartford, Ct., .	{ Farwell, R. E., . Ladd, R. E., . Lincoln, Wm. & Co., Plummer, C. G. C., Porter, Sam'l, . Richardson, H. N., Robinson, R. B., . Underwood, Geo. E., Van Campen, H., .	{ Natick, . Springfield, . Warren, . Boston, . Beverly, . Attleborough, . Westfield, . Ayer, . New Bedford, .	\$3,000 00	\$70 23	-
				146,000 00	962 35	-
				20,000 00	116 50	-
				282,864 00	67,546 23	-
				30,000 00	185 00	-
				13,000 00	80 00	-
				67,000 00	265 50	-
				6,000 00	25 00	-
				7,000 00	150 33	-
				\$573,864 00	\$69,401 14	-
UNION MUTUAL, . . .	Augusta, Me., .	{ Crocker, Henry, . Newcomb, A., . Washburn, Isaac, . Wood, B. L., .	{ Boston, . Tisbury, . Taunton, . Taunton, .	\$11,928,144 00	\$686,453 91	-
				3,000 00	30 00	-
				84,500 00	2,284 14	-
				18,000 00	1,307 00	-
UNITED STATES, . . .	New York, .	Perry, Geo. B., .	North Adams, .	\$12,033,644 00	\$690,075 06	-
				\$122,000 00	\$12,900 36	-
WASHINGTON, . . .	New York, .	{ Holden, Chas. W., . Reed & Brother, . Smith, Amos D., 3d, .	{ Boston, . Boston, . Boston, .	\$1,648,550 00	\$61,896 94	-
				24,500 00	569 66	-
				235,500 00	13,859 86	-
				\$1,908,550 00	\$76,326 46	-

ACCIDENT INSURANCE COMPANIES.					
RAILWAY PASSENGERS',	Hartford, Ct.,	{ Plummer, C. G. C., Gillman, F. L., Ladd Bros., R. B., Robinson, R. B., Van Campen, H.,	{ Boston, New Bedford, Springfield, Westfield, New Bedford,	{ \$102,000 00 42,000 00 60,000 00 151,000 00	{ \$6,171 55 23 00 31 25 17 50 38 75
TRAVELERS',	Hartford, Ct.,	{ Plummer, C. G. C., Van Campen, H.,	{ Boston, New Bedford,	{ \$87,000 00	{ \$6,282 05 \$75,784 82 482 32
					\$76,267 14

\$200 00  
\$8,713 46

\$210,200 00

New York,



# TOTALS.

## LIFE INSURANCE COMPANIES.

	1872.	1873.	Decrease in 1873.
Amount insured in Massachusetts,			
Premiums collected, . . . . .	\$157,230,439 50	\$149,717,157 00	\$7,513,282 50
Tax collected, . . . . .	8,204,638 69	7,514,069 43	690,569 26
	-	2,031 86	-

## ACCIDENT INSURANCE COMPANIES.

	1872.	1873.	Increase in 1873.
Amount insured in Massachusetts,			
Premiums collected, . . . . .	\$82,368 10	\$82,549 19	\$181 09

<sup>1</sup> Returns incomplete.

# LIST OF AGENTS AND SUB-AGENTS

AS OF THE DATE OF PUBLICATION OF THIS REPORT.

[Agents in *Italic.*]

## ÆTNA, HARTFORD, CONN.

R, . . Boston.	Geo. H. Briggs, . . Amesbury.
op, . . Easthampton.	John A. Rolfe, . . Boston.
t, . . S. Framingham.	Ivory S. Cornish, . . New Bedford.
k, . . E. Templeton.	G. D. Richardson, . . Springfield.
. . . Pittsfield.	Porter & Strong, . . Northampton.
born, . Lowell.	B. F. Carter & Co., . Newburyport.
. . N. Oxford.	Lewis E. Waterman, . Boston.

## AMERICAN POPULAR, NEW YORK.

. . Boston.	H. W. Bush, . . W. Brookfield.
d, . . Wakefield.	Chas. E. Bradford, . Peabody.

## ATLANTIC MUTUAL, ALBANY, N. Y.

. . New Bedford.
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## BROOKLYN, NEW YORK.

. . Swampscott.	W. P. Abernethy, . Northampton.
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## CHARTER OAK, HARTFORD, CONN.

. . Boston.	B. A. Nourse, . . Westboro'.
. . Haydenville.	J. E. Porter, . . N. Brookfield.
ey, . . Worcester.	N. W. Preston, . . E. Douglas.
. . Gt. Barrington.	J. R. Perkins, . . N. Bridgewater.
an, . . Boston.	David Rice, . . Barre.
wood, . Boston.	S. S. Trefry, . . Marblehead.
ier, . Methuen.	W. A. Webster, . . Westford.
. . N. Attleboro'.	A. E. Mack, . . Lawrence.
. . Medford.	E. W. Cobb, . . N. Abington.
klin, . Springfield.	F. W. Aldrich, . . Fitchburg.
ggs, . Taunton.	Wm. S. Danforth, . Plymouth.
. . Rockport.	Cardell & D'Evelyn, . Lowell.
. . W. Scituate.	Frank Thacher, . . Hyannis.
uels, . Salem.	E. H. Hayward, . . Ayer.
is, . . Barre.	F. W. Palmer, . . Boston.
n, . . Ware.	Milton Austin, . . Boston.
. . Fairhaven.	John W. Hunt, . . Lowell.
d, . . Millbury.	S. M. Bowles, . . Fitchburg.
ood, . Somerset.	W. Ward Tuttle, . . Boston.
arding, . Assabet.	Alden Warren, . . Groton Centre.
ns, . . E. Brookfield.	Simeon Gallup, . . Fitchburg.
n, . . Springfield.	Edward D. Griffen, . Worcester.

## CONNECTICUT GENERAL, HARTFORD, CONN.

<i>H. S. Bacon,</i> . . . Milford.	<i>Edwin Ray,</i> . . . Boston.
<i>Alfred Laws,</i> . . . N. Bridgewater.	<i>James M. Cushman,</i> . . . Taunton.
<i>Isaac N. Wood,</i> . . . Fall River.	<i>Edwin Tilden,</i> . . . Hyde.

## CONNECTICUT MUTUAL, HARTFORD, CONN.

<i>Edwin Ray,</i> . . . Boston.	<i>William Elliott,</i> . . . Green.
<i>L. L. Barnard,</i> . . . Fall River.	<i>D. H. Barnes,</i> . . . Winc.
<i>P. W. Taft,</i> . . . Boston.	<i>Randolph E. Ladd,</i> . . . Spring.
<i>S. A. Stacy &amp; Son,</i> . . . Gloucester.	<i>Andrew L. Bush,</i> . . . West.
<i>J. C. Hammond,</i> . . . Douglas.	<i>Samuel E. Howe,</i> . . . Pittsfa.
<i>H. N. Jones,</i> . . . Kingston.	<i>Thomas M. James,</i> . . . New.
<i>E. G. Field,</i> . . . Amherst.	<i>Samuel J. Lyons,</i> . . . Green.
<i>Albert P. Sawyer,</i> . . . Newburyport.	<i>J. C. Pyncheon,</i> . . . Spring.
<i>Loring W. Puffer,</i> . . . N. Bridgewater.	<i>Seth Pooler,</i> . . . Fall R.
<i>Easton, Milne &amp; Co.,</i> . . . Fall River.	<i>S. H. Skerry &amp; Co.,</i> . . . N. Br.
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# ABSTRACT

OF THE

CERTIFICATES OF CORPORATIONS,

ORGANIZED UNDER THE

GENERAL LAWS OF MASSACHUSETTS,

WITH THE

RETURNS REQUIRED BY CHAPTER 224 OF 1870.

DURING THE YEAR

1 8 7 3.

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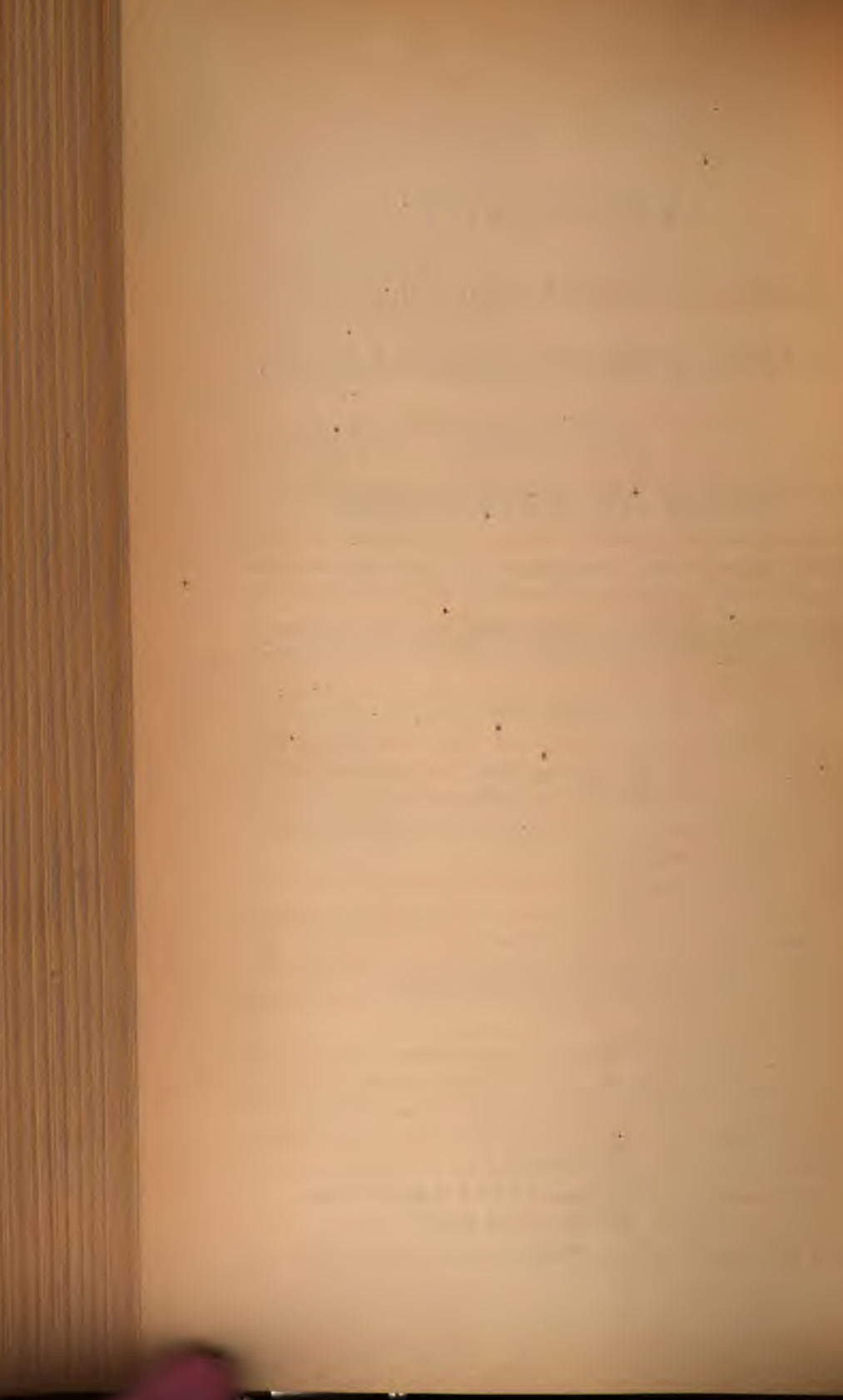
THE SECRETARY OF THE COMMONWEALTH.

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BOSTON:

WIGHT & POTTER, STATE PRINTERS,  
CORNER MILK AND FEDERAL STREETS.

1874.



## Commonwealth of Massachusetts.

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SECRETARY'S DEPARTMENT, BOSTON, January 1, 1874.

*Honorable the Senate and House of Representatives.*

In compliance with section sixty-two of chapter two hundred and twenty-four of the Acts of the year eighteen hundred and seventy, I have the honor to submit herewith, for the consideration of the legislature, the following ABSTRACTS of certificates of corporations required to be deposited, namely:—

Abstract from the certificates of ninety-one corporations AND INCORPORATED within the Commonwealth in 1873, under section eleven of said chapter.

Abstract of corporations RE-ORGANIZED AND INCORPORATED under section twelve of said chapter.

Abstract of corporations filing a certificate of having HERETOFORE BEEN ORGANIZED under chapter one hundred and thirty-three of the Acts of the year eighteen hundred and fifty-one.

Abstract of forty-four corporations attesting the PAYMENT AND RECEIPT OF CAPITAL STOCK under section thirty-two of chapter one hundred and thirty-two of the Acts of 1870.

Abstract of one hundred and fifty-four corporations certifying the results of their respective last ANNUAL OR SEMI-ANNUAL meetings, showing the amount of *capital stock* then paid in, the name of each shareholder and the *number of shares* standing in his name, the amount invested in *real estate* and in *personal estate*, the then estimated *value* thereof, the amount of *property* owned by, and of *debts due to* the corporations, and the amount of existing *demands* against said corporations.



under section thirty-three. And of twenty-two corporations returning *more than one* such certificate of condition, under section thirty-three; the aggregates of which have been deducted from the total aggregates and added to those of the preceding years.

Of thirty-six corporations certifying to an INCREASE OF CAPITAL under section thirty-four.

Of nine corporations certifying to a REDUCTION OF CAPITAL under section thirty-five. And of two corporations certifying to a CHANGE IN their ORIGINAL ORGANIZATION under section sixty-one of the said chapter 224 of 1870.

Also, an abstract from the certificates of seven *insurance corporations*, ORGANIZED and INCORPORATED under the provisions of chapter three hundred and seventy-five of the Acts of the year eighteen hundred and seventy-two.

And of four *insurance corporations* certifying to a DECREASE OF CAPITAL under the same Act.

And an abstract from the various certificates filed and recorded of three *railroad corporations* ORGANIZED and INCORPORATED under the provisions of chapter fifty-three of the Acts of the year eighteen hundred and seventy-two.

All these abstracts are alphabetically arranged, the certificates of condition alone being thus arranged with respect to the *initial letter only*, the interval between the 31st of December and the "first Wednesday in January" not affording sufficient time for a more complete arrangement.

The "General Statement for 1873" gives the total amount *invested* during the year in incorporations under the provisions of the statutes, amount of *capital paid in*, how *invested*, the amount of *increase* and of *reduction* of capital, and the condition of the several corporations whose annual returns have been received, filed and recorded.

Table I., appended, gives the AGGREGATES for twenty years—1851-1873—under existing statutes, of the number of corporations and amount of capital, respectively, of those newly organized, re-organized and confirming their original organization; of those *paying up capital*, and, since 1868, investing in *real estate*, in *personal*, in *mixed estate* and in *cash*, and the number each year making *no certificate of*

ether with the *number increasing* or *reducing* capital, aggregate and average *amount* of capital under former existing laws.

II. is an exhibit of the total *number* of companies and *amount* of capital, *investment*, *cost*, *value*, *assets* and *liabilities* represented by those corporations which have come within section 33 of chapter 224 of 1870, for the four years 1870–1873, during which the statute has been in force.

I am, very respectfully,

OLIVER WARNER,

*Secretary of the Commonwealth.*







*Abstract of Certificates of Organization as Corporations and of Payment of Capital—Continued.*

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Par Value of Shares.	Date of Organization.	Date of Charter.	Amount of Capital.	Invested (or Voted) in Real Estate.	Invested (or Voted) in Personal Estate.	Invested (or Voted) in Mixed Estate.	In Cash.	When Certified to.	When Filed.
Essex Co-operative Boot and Shoe Company,*	Lynn, . . .	-	-	-	-	1872, Sept. 2, 1873, Feb. 27,	\$3,500	-	\$3,500	-	-	1872, Dec. 31, 1873, May 12,	1873, Jan. 2, May 13,
Fall River Granite Co.,	Fall River, . .	\$12,000	120	\$100	1873, Feb. 22,	1873, Nov. 13,	12,000	\$10,000	386	-	\$1,614	-	-
Farr Alpaca Company,	Holyoke, . . .	250,000	2,500	100	Nov. 3,	Nov. 13,	†	-	-	-	-	-	-
Florence Furniture Co.,	Northampton, .	20,000	200	100	Feb. 26,	June 23,	†	-	-	-	-	-	-
German-American Powder Company,	Boston, . . .	100,000	1,000	100	Sept. 1,	Sept. 8,	†	-	-	-	-	-	-
Gloucester Copper Paint Company,	Gloucester, . .	20,000	200	100	Jan. 13,	Jan. 15,	20,000	-	12,000	-	8,000	Jan. 13,	Jan. 15,
Goodyear Rubber Co.,	Boston, . . .	50,000	500	100	Mar. 11,	Mar. 19,	†	-	-	-	-	-	-
Hall Treadle Manufacturing Company, . .	Boston, . . .	500,000	5,000	100	July 17,	July 21,	500,000	-	500,000	-	-	July 23,	July 24,
Highland Mills, . . .	Huntington, . .	70,000	700	100	Aug. 15,	Aug. 19,	70,000	59,781	-	-	10,219	Sept. 17,	Sept. 22,
Historical Natural History and Library Society of South Natick, . .	Natick, . . .	Not fixed.	-	-	Apr. 11,	Apr. 26,	†	-	-	-	-	-	-

[illegible]

\* Organized under Chapter 224 of 1870.

† No Certificate of Capital filed.

**† No Capital required.**

**§ And \$9,000 over.**

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*Abstract of Certificates of Organization as Corporations and of Payment of Capital—Continued.*

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Par Value of Shares.	Date of Organi- zation.	Date of Char- ter.	Amount of Cap- ital.	Invested (or Vo- luntarily) in Real Estate.	Invested (or Vo- luntarily) in Per- sonal Estate.	Invested (or Vo- luntarily) in Mixed Estate.	In Cash.	When Certified to.	When Filed.
Nahant Steamboat Express Company, . . .	Boston, . .	\$60,000	600	\$100	1873. May 3,	1873. May 12,	\$60,000	-	\$60,000	-	-	1873. May 14,	1873. May 21.
Nantucket Surf Side Co., .	Boston, . .	200,000	2,000	100	July 22,	July 24,	†	-	-	-	-	-	-
Narragansett Mills,* . .	Fall River, . . .	-	-	-	-	1871. July 5,	400,000	\$87,414	-	\$312,586	-	Mar. 10,	Mar. 12.
National Paper Company, .	Holyoke, . .	25,000	250	100	June 13,	June 30,	†	-	-	-	-	-	-
National Needle Company, .	Springfield, . .	55,000	550	100	Sept. 13,	Oct. 4,	55,000	-	55,000	-	-	Sept. 19,	Oct. 20.
Neponset Hotel Company, .	Walpole, . .	12,000	120	100	Apr. 12,	Apr. 26,	†	-	-	-	-	-	-
New England Boot and Shoe-Heel Company, . .	Boston, . .	250,000	2,500	100	Jan. 9,	Jan. 9,	250,000	-	250,000	-	-	Jan. 10,	Feb. 4.
New England Dredging Company, . . .	Boston, . .	42,000	420	100	June 23,	June 27,	42,000	-	42,000	-	-	June 28,	July 2.
New England Gas Con- denser Company, . .	Boston, . .	50,000	500	100	Mar. 21,	Mar. 26,	50,000	-	50,000	-	-	Mar. 25,	Mar. 26.
New England Marble Co., .	Boston, . .	200,000	2,000	100	1872. Aug. 2,	Feb. 21,	200,000	-	198,000	-	\$2,000	1872. Dec. 21,	Mar. 4.
New England Transfer and Grading Company, . .	Boston, . .	100,000	1,000	100	Oct. 29,	Nov. 14,	-	-	-	-	-	-	-







# Abstract of Certificates of ORGANIZATION as Corporations and of PAYMENT OF CAPITAL—Concluded.

[illegible]

[illegible]

\*Organized under Chapter 224 of 1870.

† No Certificate of Capital filed.

**if No Capital required.**

**§ Consolidated under Chapter 152 of 1871.**

NOTE.—Ninety-one corporations organized; seventy-four certifying to payment of capital, fifteen former ones paying capital, and thirty-two new ones have not filed certificates of payment, of which three are library corporations, not required to have a capital.

*Abstract of Certificates of RE-ORGANIZATION as Corporations under Section 12, Chapter 224 of 1870.*

NAME OF CORPORATION.	Location.	Capital Stock at Re-organ- ization.	No. of Shares.	Par Value of Shares.	Authority under which Organized.	Date of Re- organization.	Date of Charter.
Clinton Wire Cloth Company, . . . . .	Clinton, . . . . .	\$400,000	4,000	\$100	Chap. 133 of 1851 . . .	1873. Dec. 2,	1873. Dec. 2
Florence Sewing Machine Company, . . . . .	Florence, North- ampton, . . . . .	500,000	5,000	100	Chap. 61 Gen. Statutes, . .	1872. Nov. 6,	March 19.
Two Corporations, . . . . .	. . . . .	\$900,000			.		

*Abstract of Certificates of Corporations HERETOFORE ORGANIZED under Chapter 133 of 1851, and filed in the Secretary's  
Department in 1873.*

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	No. of Shares.	Par Value of Shares.	When Organ- ization was made.	When Certif- icate was filed.
Parsons Paper Company, . . . . .	Holyoke, . . . . .	\$60,000	Not stated.*	60	\$1,000	Sept. 30, 1853.	1873. May 14.

\* Attested as paid in, in Certificate of Condition.

Clinton Wire Cloth Company, . . . . .	Clinton, . . . . .	\$20,000 00	Chapter 133 of 1871, . . . . .	1872, Dec. 2, 1873, Dec. 2.
Florence Sewing Machine Company, . . . . .	Florence, . . . . .	500,000 00	Chapter 61 of General Statutes, . . . . .	1872, Nov. 6, 1873, March 19.
Two Corporations,* . . . . .		\$520,000 60		

*Abstract of Certificates of Organization as Railroad Corporations under Chapter 53 of 1872.*

NAME OF CORPORATION.	Location and extent.	Capital.	No. of Shares.	Par Value of Shares.	Amount of Capital paid in.	Gauge.	Length.	Cities and Towns agreeing thereto.	Date of Certificate of Directors.	Date of Charter.
Grafton Centre Railroad Company, . . . . .	Grafton, . . . . .	\$30,000	300	\$100	\$3,000	3 feet.	3 miles.	Grafton, . . . . .	1873, Sept. 16,	1873, Oct. 22.
Lowell and Andover Railroad Co., . . . . .	Lowell to Andover, . . . . .	250,000	2,500	100	25,000	4 ft. 8 1-2 in.	8 miles.	Lowell, Tewksbury and Andover, . . . . .	Feb. 3,	Feb. 5.
Worcester and Shrewsbury Railroad Co., . . . . .	Worcester, . . . . .	20,000	200	100	2,000	3 feet.	2 1-4 miles.	Worcester, . . . . .	April 7,	April 17.
Three Corporations, . . . . .		\$300,000	-	-	-					

\* Both re-organized under Sect. 12, Ch. 224 of 1870.



*Abstract of Certificates of Organization as Insurance Companies, under Section 9, Chapter 375 of 1872.*

NAME OF COMPANY.	Where Located.	Capital Stock.	Permanent Fund.	Subscribed Insurance.	No. of Shares.	Par Value of Shares.	Date of Organization.	Date of Charter.
Ashfield Mutual Fire Insurance Company, . . .	Ashfield, . . .	-	-	\$57,000 00	-	-	1873. April 26,	1872. June 4.
Boston Marine Insurance Company, . . .	Boston, . . .	\$300,000 00	-	-	3,000	\$100 00	Dec. 23,	Dec. 23.
Franklin Insurance Company of Boston, . . .	Boston, . . .	200,000 00	-	-	2,000	100 00	1872. Dec. 31,	Jan. 4.
Merchants' Union Insurance Company, . . .	Boston, . . .	200,000 00	-	-	2,000	100 00	1873. Oct. 21,	Oct. 22.
Mill Owners' Mutual Fire Insurance Company, . . .	Boston, . . .	-	-	-	-	-	June 5,	June 13.
People's Insurance Company, . . .	Worcester, . . .	250,000 00	-	-	2,500	100 00	Aug. 7,	Aug. 9.
Whately Mutual Fire Insurance Company, . . .	Whately, . . .	-	-	50,000 00	-	-	May 1,	May 13.
Seven Companies, . . .	. . .	\$950,000 00	-	\$107,000 00	-	-		

**CERTIFICATES OF INCREASE OF CAPITAL** *by existing Corporations, under Section 34 of Chapter 224 of 1870.*

CORPORATION.	Location.	Am't of Increase.	Amount thereof paid in.	Certificate of Increase, when filed.
Works, . . .	Boston, . . .	\$100,000	\$100,000	May 2, 1873.
Company, . . .	Boston, . . .	250,000	250,000	July 15, 1873.
pany, . . .	Boston, . . .	70,000	70,000	July 17, 1873.
Company, . . .	Boston, . . .	48,000	48,000	July 15, 1873.
Company, . . .	Boston, . . .	100,000	100,000	Dec. 5, 1873.
il Company, . . .	Fitchburg, . . .	120,000	120,000	July 19, 1873.
ght Company, . . .	Cambridge, . . .	250,000	250,000	Oct. 8, 1873.
Company, . . .	Chelsea, . . .	100,000	100,000	May 26, 1873.
Company, . . .	Clinton, . . .	380,000	380,000	Dec. 2, 1873.
ght Company, . . .	Dorchester, . . .	150,000	150,000	Oct. 31, 1873.
o-operative Chair . . . . .	Templeton, . . .	5,000	5,000	Dec. 18, 1873.
. . . . .	Holyoke, . . .	150,000	150,000	June 14, 1873.
Company, . . .	Fitchburg, . . .	10,000	10,000	June 13, 1873.
nt Company, . . .	Haverhill, . . .	25,000	25,000	Apr. 23, 1873.
Company, . . .	Holyoke, . . .	70,000	70,000	Feb. 20, 1873.
Paper Company, . . .	Russell, . . .	10,000	10,000	Sept. 17, 1873.
ry Company, . . .	Montague, . . .	75,000	75,000	Aug. 23, 1873.
any, . . .	Montague, . . .	75,000	75,000	Aug. 12, 1873.
pany, . . .	Lawrence, . . .	100,000	100,000	July 26, 1873.
anufacturing Co., . . .	Springfield, . . .	200,000	200,000	Mar. 17, 1873.
company, . . .	Montague, . . .	55,100	55,100	Sept. 9, 1873.
cturing Co., . . .	Lowell, . . .	10,000	10,000	July 30, 1873.
, . . .	Fall River, . . .	50,000	50,000	Mar. 12, 1873.
r Company, . . .	New Bedford, . . .	50,000	50,000	Mar. 7, 1873.



*Abstract of CERTIFICATES OF INCREASE OF CAPITAL, &c.*

NAME OF CORPORATION.	Location.	Am't of Increase.	Amount thereof paid in.	C.
New Bedford Gas-Light Company, .	New Bedford, .	\$32,000	\$32,000	J
New Bedford Gas-Light Company, .	New Bedford, .	50,000	50,000	C
Otis Company, . . . . .	Ware, . .	300,000	300,000	J
Parks Carpet Company, . . .	Palmer, . .	60,000	60,000	J
Porter Britannia and Plate Co., .	Taunton, . .	25,000	25,000	J
Roxbury Gas-Light Company, . .	Boston, . .	222,000	222,000	A
Salem Gas-Light Company, . . .	Salem, . . .	50,000	50,000	N
Simonds Manufacturing Company, .	Fitchburg, .	70,000	70,000	M
South Sudbury Manufacturing Co., .	Sudbury, . .	35,000	35,000	A
Standard Sugar Refinery, . . .	Boston, . .	-	212,500	C
Union Comb Company, . . . .	Leominster, .	18,000	10,000	M
United States Electric-Light Co., .	Boston, . .	300,000	300,000	A
Thirty-six Certificates, . . . .	. . . . .	\$3,615,100	\$3,819,600	

*Abstract of CERTIFICATES OF REDUCTION OF CAPITAL by corporations, under Section 35, Chapter 224 of 1870.*

NAME OF CORPORATION.	Location.	Amount of Decrease.	Present Capital.	C.
American Improved Gas-Light Company, of Massachusetts, . . .	Boston, . . .	\$200,000	\$100,000	J
American Steam Gauge Company, .	Boston, . . .	50,000	50,000	A
Arlington Piano Company, . . .	Leominster, .	3,050	27,450	C
Boston Diatite Company, . . . .	Boston, . . .	11,500	48,500	M
Cardany and Miller Furniture Co., .	Athol, . . .	6,600	21,000	M
Merrimac Hat Company, . . . .	Salisbury, . .	75,000	75,000	F
National Self-Threading Needle Co.,	Boston, . . .	100,000	100,000	F
Tucker Manufacturing Company, .	Boston, . . .	100,000	350,000	M
Union Comb Company, . . . .	Leominster, .	16,000	44,000	M
Nine Corporations, . . . . .	. . . . .	\$562,150	\$815,950	



## RETURNS OF CORPORATIONS.

*Abstract of CERTIFICATES OF CONDITION OF Corporations, required by Chapter 224 of 1870, Sections 53 and 59, to be filed and recorded in Secretary's Department.*

NAME OF CORPORATION.	When Certificate was filed.	Date of Annual or Semi-Annual meeting.	Am't of Capital Stock then paid in.	Amount invested in Real Estate.	Amount invested in Personal Estate.	Amount invested in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Property owned, and of Debts due the Corporation.	Exist'g demands against the Corporation.	No. of Shares.
American Shoe Shank Company (for 1872),	1873. Jan. 2,	1872. Jan. 22,	\$12,000	\$35,250	\$31,376	-	-	-	\$68,625	\$51,858	120
American Straw Sewing Machine Co.,	Jan. 2,	Dec. 18,	300,000	None.	2,000	-	\$2,000	\$1,600	1,600	14,068	3,000
Attleborough Steam Power Company,	Jan. 15,	Jan. 1,	15,000	12,000	4,000	-	20,000	16,000	3,708	9,500	150
Appleton Company,	Jan. 17,	Jan. 1,	600,000	191,436	170,000	-	Unknown.	361,436	929,200	192,500	600
Agawan Company,	Jan. 22,	Jan. 9,	18,000	12,000	6,000	-	18,000	18,000	53,761	18,600	180
American Whip Company,	Jan. 25,	Jan. 1,	200,000	38,640	315,540	-	315,540	315,540	354,180	111,668	2,000
American Optical Company,	Jan. 28,	Jan. 6,	60,000	36,900	62,900	-	89,800	76,000	118,300	10,800	600
Assabet Manufacturing Company,	Jan. 29,	Dec. 26,	500,000	482,027	423,465	-	905,482	573,629	1,519,675	1,352,810	5,000
American Morlising Machine Co. (for 1871),	Jan. 31,	Nov. 7,	500,000	None.	10,500	-	10,500	10,500	10,500	8,000	5,000
Atlantic Cotton Mills,	Feb. 3,	Jan. 13,	1,500,000	2,292,044	225,731	-	2,467,795	2,467,795	2,842,837	930,668	15,000
Anes Manufacturing Company,	Feb. 4,	Jan. 16,	250,000	91,500	112,824	-	204,824	204,824	306,456	75,453	500
Arlington Piano Company,	Feb. 15,	Jan. 12,	30,500	5,000	76,191	-	79,102	78,191	83,191	44,362	305

Arms and Bardwell Manufacturing Co.,	Feb. 27, Jan. 30,	80,000	33,650	62,746	-	62,746	-	192,055	121,950	800
American Magnesitum Company, .	Feb. 27, Jan. 29,	46,831	9,500	5,200	-	20,000	15,000	15,000	32,058	410
Agawam Paper Company, . . . .	Feb. 28, Jan. 28,	50,000	41,112	22,534	-	63,646	57,279	111,658	25,054	100
American Tack Company, . . . .	Feb. 28, Jan. 9,	75,000	27,610	35,500	-	66,610	65,110	232,673	105,988	750
American Corrugated Iron Company,	Mar. 1, Jan. 27,	100,000	-	24,000	-	24,000	24,000	188,378	132,644	1,000
American Tube Works, . . . .	Mar. 10, Feb. 8,	200,000	90,000	161,400	-	-	251,400	472,500	151,200	200
American Consolidated Fire Extinguisher Company, . . . . .	Mar. 13, Feb. 19,	500,000	None.	None.	-	Nothing.	Nothing.	10,704	3,535	5,000
American Improved Gas Light Company, of Lawrence, . . . . .	Mar. 18, Jan. 10, 1872,	12,500	None.	None.	-	Nothing.	Nothing.	None.	None.	125
Ames Plow Company, . . . . .	Mar. 20, Feb. 4, 1873,	400,000	25,000	597,677	-	597,677	597,677	622,677	241,716	4,000
Atlantic Works, . . . . .	Mar. 21, Jan. 20,	150,000	125,000	No data.	-	No data.	311,097	384,161	147,048	1,500
American Molded Collar Company, .	Mar. 24, Jan. 22,	300,000	26,000	197,619	\$25,000	248,619	-	349,751	49,751	3,000
American Linen Company, . . . .	Mar. 24, Feb. 12,	400,000	615	1,100,000	-	Unknown.	Unknown.	1,715,000	822,044	1,000
Arlington Woolen Mills, . . . .	Mar. 24, Jan. 28,	240,000	154,039	119,807	-	Unknown.	119,807	961,990	690,539	3,000
Athol Music Hall Association, . .	Apr. 10, Mar. 5,	20,600	33,000	-	-	33,000	25,000	26,650	15,910	220
Etina Mills, . . . . .	Apr. 12, Mar. 12,	250,000	100,000	204,000	-	371,000	394,000	362,000	132,000	2,500
American Watch Company, . . . .	Apr. 14, Mar. 27,	1,500,000	301,189	1,580,625	-	Unknown.	Unknown.	1,881,815	322,054	15,000
American Low Water Reporter Company,	May 7, Apr. 7,	40,000	None.	32,000	-	32,000	10,000	8,000	7,000	400

## Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certificate was filed.	Date of Annual or Semi-Annual meeting.	Am't of Capital Stock then paid in.	Amount Invested in Real Estate.	Amount Invested in Personal Estate.	Amount Invested in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Property owned, and of Debts due the Corporation.	Exigent demands against the Corporation.	No. of Shares.
American Shoe Shank Company,	1873, May 9,	1873, Apr. 19,	\$25,000	\$36,106	\$18,559	-	\$49,906	\$54,665	\$54,665	\$24,906	250
American Tabiet Manufacturing Company,	May 13,	Apr. 14,	18,000	None.	18,000	-	18,000	18,300	18,300	1,096	180
American Chair Seat Company, . . .	May 14,	Mar. 11,	45,200	None.	20,000	-	20,000	8,186	9,536	None.	452
American Marble Cutting Company, . .	June 3,	May 27,	240,000	None.	None.	-	240,000	Uncertain.	5,500	None.	2,400
Acushnet Co-operative Association, . .	June 7,	May 12,	6,900	5,000	6,452	-	11,000	10,652	10,652	None.	276
Aquapelle Company, . . . . .	June 9,	Jan. 14,	280,000	None.	280,000	-	280,000	Uncertain.	280,102	527	2,800
Annisquam Mills, . . . . .	June 9,	May 27,	150,000	-	-	\$150,000	-	150,000	200,000	170,000	1,500
Albion Paper Company, . . . . .	June 18,	May 20,	60,000	45,000	50,000	-	75,000	75,000	125,174	40,338	600
Athol Machine Company, . . . . .	July 5,	June 3,	50,000	14,350	48,588	-	52,577	62,938	62,938	11,646	500
American Rattan Company, . . . . .	July 15,	July 2,	100,800	None.	95,924	-	95,924	95,924	898,787	129,045	1,008
American Metallic Tubing Company, . .	July 16,	-	250,000	None.	6,884	-	6,884	1,000	1,649	1,706	2,500
American Saddle Company, . . . . .	July 21,	May 27,	100,000	None.	None.	-	Nothing.	Unknown.	48	935	5,000
Arms and Bardwell Manufacturing Co.,	July 21,	May 31,	80,000	53,550	60,422	-	60,422	-	172,939	111,760	800
Assonet Machine Company, . . . . .	July 24,	June 30,	16,400	-	-	-	-	-	4,350	8,280	164



Amesbury and Ballou's Gas Company, . . .	Oct. 30,	-	1,250	None.	2,929	-	2,029	2,400	2,500	None.	109
Amesbury Mills, . . .	Nov. 3,	Aug. 12,	150,000	84,550	182,035	-	250,000	180,000	267,484	120,404	1,600
American Tool and Machine Company, . . .	Nov. 4,	Oct. 15,	100,000	46,050	73,000	-	Unknown.	-	277,838	28,300	1,000
Adams Gas-Light Company, . . .	Nov. 10,	Aug. 14,	17,300	5,000	4,000	-	Unknown.	25,000	10,000	2,000	692
Adriatic Mill, . . .	Nov. 14,	Oct. 16,	200,000	-	-	-	Unknown.	200,000	382,455	534,620	2,000
Albert-type Printing Company, . . .	Nov. 15,	Sept. 26,	150,000	None.	150,000	-	150,000	50,000	60,800	8,574	1,000
American Pest Company, . . .	Nov. 21,	Sept. 10,	250,000	None.	None.	-	250,000	Nothing.	None.	None.	2,500
American Powder Company, . . .	Nov. 29,	Nov. 12,	200,000	-	-	206,350	206,350	206,350	310,125	68,447	2,000
American Mortising Machine Company, . . .	Dec. 17,	Nov. 18,	500,000	None.	None.	-	Nothing.	Nothing.	500	6,000	5,000
Boston Star Collar Company (for 1872), . . .	Jan. 4,	Dec. 1,	30,000	None.	26,114	-	26,114	26,114	50,287	20,837	300
Butler Braidier Company, . . .	Jan. 8,	Dec. 4,	30,000	None.	23,073	-	22,064	23,073	33,151	2,940	300
Boston Manufacturing Company, . . .	Jan. 14,	Dec. 16,	600,000	210,000	190,000	-	Unknown.	400,000	807,365	147,886	600
Belcher and Taylor Agricultural Tool Co. (for 1871), . . .	Jan. 16,	Dec. 18,	50,000	9,520	6,970	-	8,000	6,970	85,450	40,530	500
Bay State Horse-Rake Company, . . .	Jan. 17,	Jan. 13,	12,000	-	28,084	-	28,084	26,750	47,684	35,714	120
Bay State Shoe and Leather Company, . . .	Jan. 21,	Jan. 8,	400,000	55,131	760,299	-	760,299	760,299	1,271,653	701,057	4,000



*Abstract of CERTIFICATES OF CONDITION OF Corporations—Continued.*

NAME OF CORPORATION.	When Certificate was filed.	Date of Annual or Semi-Annual meeting.	Amt of Capital Stock then paid in.	Amount Invested in Real Estate.	Amount Invested in Personal Estate.	Amount Invested in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Amt of Prop. and of Debt, duly owned, due the Corporation.	Extr's demands against the Corporation.	No. of Shares.
Bay State House, Proprietors of the, .	1873. Jan. 22,	1873. Jan. 11,	\$88,800	\$146,410	None.	-	-	-	\$105,000	\$45,000	868
Boston City Flour Mills, . . . .	Jan. 23,	Jan. 16,	250,000	-	\$60,000	-	\$90,000	\$40,000	802,618	102,603	2,500
Boston Can Company, . . . .	Jan. 27,	Jan. 8,	25,000	14,000	24,000	-	20,000	24,000	51,000	21,000	250
Bristol County Frear Artificial Stone Co., .	Jan. 29,	Jan. 14,	49,200	22,084	28,678	-	51,762	29,419	29,419	-	500
Boston Belting Company, . . . .	Feb. 10,	Jan. 28,	500,000	117,370	1,013,737	-	1,013,737	1,013,737	1,131,108	631,108	6,000
Bradford Joint Company, . . . .	Feb. 12,	Jan. 21,	6,000	None.	7,928	-	7,928	7,928	9,538	6,383	60
Boston Dyewood and Chemical Company,	Feb. 12,	Jan. 30,	140,000	100,000	113,000	-	-	100,000	327,373	101,430	1,400
Branauville Cotton Mills, . . . .	Feb. 13,	Jan. 14,	30,000	38,000	24,000	-	64,543	62,000	77,455	38,975	300
Bay State Faucet and Valve Company,	Feb. 14,	Jan. 22,	82,700	23,863	43,697	-	43,697	43,697	191,097	120,600	827
Boston and Fairhaven Iron Works, . .	Feb. 14,	Feb. 4,	50,000	19,593	49,636	-	49,635	49,635	131,309	61,136	500
Boston Paint Mills, . . . .	Feb. 15,	Jan. 10,	15,000	None.	None.	-	Nothing.	Nothing.	16,219	3,741	150
Bay State Glass Company, . . . .	Feb. 19,	Feb. 17,	150,000	35,000	2,500	-	Unknown.	2,500	110,525	985	1,000
Bengal Bagging Company, . . . .	Feb. 19,	Feb. 3,	130,000	23,718	80,000	-	130,000	113,718	129,715	52,510	1,300
Boston Base Ball Association (for 1872), .	Feb. 19,	1872. Dec. 4,	11,600	None.	4,185	-	4,185	1,000	4,418	4,135	150

Boston Wheat and Bread Company, . . .	Mar. 6,	1872,	184,000	None.	14,713	-	-	25,629	27,385	1,540
Boston Iron Company (for 1871), . . .	Mar. 10,	1872,	20,000	None.	None.	-	Nothing.	None.	None.	200
Boston Ice Company, . . .	Mar. 12,	1873,	180,000	134,700	67,600	-	202,300	222,000	12,000	1,800
Boston Beer Company, . . .	Mar. 13,	Feb. 13,	150,000	50,000	80,000	-	80,000	202,000	112,000	150
Boston Diatile Company, . . .	Mar. 13,	Feb. 6,	48,500	None.	53,665	-	53,665	71,892	30,510	485
Boston Machine Company (for 1871), . . .	Mar. 14,	Sept. 5,	200,000	125,400	80,000	-	205,400	200,000	90,000	400
Burling Rock-Drill Company, . . .	Mar. 14,	Jan. 8,	30,000	-	20,734	-	20,734	81,226	37,371	300
Boston Flax Mills, . . .	Mar. 15,	Jan. 25,	150,000	96,831	249,439	-	346,320	346,320	203,241	1,500
Boston and Maine Foundry Company, . . .	Mar. 18,	Jan. 20,	90,400	144,500	293,757	-	200,000	438,267	347,181	904
Belvidere Woolen Manufacturing Co., . . .	Mar. 21,	Mar. 4,	200,000	86,675	215,451	-	Unknown.	353,807	2,666	400
Boston Duck Company, . . .	Mar. 24,	Feb. 12,	350,000	100,000	41,747	-	Unknown.	383,819	8,157	500
Boston News Company, . . .	Mar. 28,	Jan. 8,	86,700	None.	10,000	-	16,000	22,366	27,455	867
Boston Car-Spring Company, . . .	Mar. 29,	Jan. 15,	50,200	8,000	41,000	-	49,000	177,000	80,000	502
Berkeley House Company, . . .	Mar. 31,	Jan. 28,	100,000	328,799	13,081	-	341,860	363,000	225,288	1,000
Boston Gas-Light Company, . . .	Apr. 2,	Mar. 3,	2,000,000	1,157,483	1,198,348	-	Unknown.	640,061	336,940	4,000

\* Real Estate.

## Abstract of CERTIFICATES OF CONDITION OF Corporations—Continued.

NAME OF CORPORATION.	When Certificate was filed.	Date of Annual or Semi-Annual meeting.	Am't of Capital Stock then paid in.	Amount invested in Real Estate.	Amount invested in Personal Estate.	Amount invested in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Prop. and of Debts due the Corporation.	Existing demands against the Corporation.	No. of Shares.
Boston and Sandwich Glass Company,	1873. Apr. 8,	1872. Mar. 26,	\$400,000	\$30,000	\$20,000	-	Unknown.	\$50,000	\$443,084	None.	5,000
Boston and Lexington Paint Company,	Apr. 21,	Feb. 5,	300,000	5,500	None.	-	\$290,000	Nothing.	2,300	None.	3,000
Boston Lead Company,	Apr. 28,	Apr. 23,	500,000	548,402	407,969	-	966,371	966,371	1,080,715	\$654,928	500
Brainard Milling Machine Company,	May 12,	May 6,	35,000	15,204	42,528	-	58,907	57,732	57,732	22,425	850
Baldwinville Mill Company,	May 13,	May 6,	12,800	22,500	2,500	-	2,500	2,500	26,384	11,500	128
Bay State Brick Company,	May 13,	Apr. 14,	500,000	329,524	60,650	-	591,877	591,877	886,681	127,221	5,000
Bayley Hat Company,	May 15,	May 13,	48,000	12,751	123,500	-	141,985	136,250	136,250	78,700	480
Boston Elastic Fabric Company,	May 19,	Feb. 12,	500,000	Unknown.	Unknown.	-	Unknown.	Unknown.	943,739	427,550	5,000
Berkshire Woolen Company,	May 22,	May 19,	100,000	84,300	253,589	-	Unknown.	253,539	337,839	198,764	1,000
Boston Fire Brick and Clay Retort Manufacturing Company,	May 26,	Jan. 15,	100,000	68,000	82,000	-	100,000	134,000	100,000	32,000	400
Boston Sugar Refinery,	May 28,	Apr. 7,	750,000	283,000	197,000	-	-	450,000	1,191,825	375,621	750
Boston Forge Company,	May 29,	Mar. 6,	30,000	27,299	70,627	-	Unknown.	90,000	129,948	34,948	300
Brookline Gas Light Company,	June 11,	June 2,	250,000	70,000	124,000	-	Unknown.	104,000	200,000	25,000	2,500
Boston Stereotype Foundry,	June 12,	May 26,	10,000	None.	1,000	-	1,000	1,000	31,994	5,024	20





## Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certificate was filed.	Date of Annual or Semi-Annual meeting.	Am't of Capital Stock then paid in.	Amount invested in Real Estate.	Amount invested in Personal Estate.	Amount invested in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Property owned, and of Debts against the Corporation.	Existing demands against the Corporation.	No. of Shares.
Boott Cotton Mills, . . . . .	1873. Dec. 8,	1873. Nov. 10,	\$1,200,000	\$575,000	\$425,000*	-	Unknown.	\$1,000,000†	\$1,775,068	\$328,656	1,200
Belcher and Taylor Agricultural Tool Co.,	Dec. 22,	Dec. 17,	50,000	10,000	12,000	-	\$16,000	12,000	110,000	41,000	500
Boston Star Collar Company, . . . . .	Dec. 23,	Dec. 6,	30,000	None.	28,524	-	28,524	28,524	38,208	14,412	300
Boston Base Ball Association, . . . . .	Dec. 27,	Dec. 3,	12,740	None.	4,185	-	4,185	500	3,528	450	150
Clark and Rich Company, . . . . .	Jan. 9,	Jan. 6,	5,000	2,500	2,500	-	5,000	5,000	6,500	800	50
Chicopee Manufacturing Co. (for 1872),	Jan. 9,	Dec. 24,	420,000	366,120	250,250	-	Unknown.	600,000	843,833	31,240	4,200
Chelmsford Foundry Company, . . . . .	Jan. 16,	Jan. 8,	16,000	None.	8,000	-	8,000	8,000	19,000	3,000	160
Cabot and West Springfield Bridge Co.,	Jan. 23,	Dec. 31,	37,600	None.	36,278	-	36,278	36,278	36,278	None.	376
Chelsea Oil Company, . . . . .	Jan. 23,	Jan. 9,	100,000	-	-	\$50,000	Unknown.	50,000	212,526	112,165	1,000
Cigar Manuf. Co-operative Association,	Jan. 30,	Jan. 2,	12,000	7,391	64,554	-	64,554	66,424	71,945	55,621	12
Citizens' Gas-Light Company of Quincy,	Jan. 31,	Jan. 9,	12,500	15,712	4,067	-	-	19,779	19,779	7,279	125
Charlestown Gas Company, . . . . .	Feb. 8,	Jan. 20,	400,000	-	-	413,500	413,500	413,500	480,278	57,000	8,000

Citizens' Ice Company, . . . .	Mar. 24, 1872, Dec. 14,	80,000	None.	120,000	-	120,000	108,000	140,000	70,000	800
Chester Emery Company (for 1872), . .	Mar. 27, May 14,	500,000	40,000	45,000	-	100,000	85,000	91,000	90,000	5,000
Cambridge Preserving Company, . .	Apr. 1, 1873, Feb. 27,	25,000	22,000	3,000	-	25,000	25,000	25,000	None.	250
Central Square Wharf Corporation, . .	Apr. 2, Mar. 25,	60,000	39,000	None.	-	39,000	28,000	39,000	24,000	600
Crescent Mills, . . . .	Apr. 16, Feb. 12,	467,066	370,408	285,827	-	654,235	654,235	654,235	290,400	5,000
Curtis Hat Factory, . . . .	Apr. 24, Jan. 27,	40,000	None.	None.	-	Nothing.	Nothing.	7,118	1,000	400
Commonwealth Gold Mining Company of Colorado, . . . .	May 1, Jan. 6,	65,000	65,300	None.	-	65,300	Unknown.	Unknown.	105	683
Chapman Valve Company, . . . .	May 3, Feb. 13,	150,000	None.	164,391	-	150,000	Unknown.	23,598	16,391	1,500
Cary Improvement Company, . . . .	May 21, Apr. 1,	275,000	395,047	43,789	-	Unknown.	Unknown.	435,901	68,067	55,000
Clinton Gas-Light Company, . . . .	May 21, May 5,	50,000	16,000	24,215	-	47,580	40,000	40,000	None.	100
Chester Emery Company, . . . .	May 23, May 13,	500,000	40,000	45,000	-	100,000	87,000	93,000	92,000	5,000
Crompton Carpet Company, . . . .	June 13, June 14,	130,000	147,000	42,000	-	139,000	138,000	232,000	138,300	1,300
Crocker Manufacturing Company, . .	June 20, May 1,	60,000	22,500	37,500	-	60,000	60,000	48,708†	29,843	600
Cumberland Brown Stone Company, . .	June 27, Apr. 15,	200,000	220,000	11,000	-	231,000	231,000	248,198	11,390	2,000
Clark and Chapman Machine Company, .	July 31, May 27,	30,000	15,000	15,000	-	30,000	25,000	55,000	22,000	301

\* Machinery only.

† Real Estate and Machinery only.

‡ Personal.





Downer Kerosene Oil Company, . . .	May 13,	200,000	165,973	34,027	-	Unknown.	200,000	523,297	2,000
Dean Cotton and Machine Company, . .	June 25,	100,000	42,221	26,815	-	Unknown.	65,000	89,044	200
Douglas Axe Manufacturing Company, .	July 24,	400,000	154,000	216,504	-	-	370,504	506,988	4,000
Dwight Manufacturing Company, . . .	Aug. 11,	1,200,000	662,100	455,000	-	Unknown.	1,117,100	2,080,243	2,400
Dresser Manufacturing Company, . . .	Sept. 17,	30,000	14,000	22,000	-	30,000	12,000	12,560	360
Durfee Mills, . . . . .	Nov. 10,	500,000	1,483,353	182,101	-	1,670,464	1,500,000	1,955,227	500
Dwight Printing Company, . . . . .	Nov. 14,	284,604	260,819	26,628	-	303,447	225,000	226,500	3,000
Dedham and Hyde Park Gas Company, .	Dec. 22,	125,000	50,000	75,000	-	125,000	125,000	140,000	2,500
East Hampton Rubber Thread Company, .	Dec. 17, <sup>1872</sup>	150,000	58,000	67,000	-	125,000	125,000	274,639	1,500
East Templeton Co-operative Chair Co.,	Jan. 21,	10,000	3,900	6,100	-	0,100	7,341	21,959	100
European Globe Nail Company, . . .	Jan. 29,	500,000	None.	483,192	-	483,192	4,000	4,000	5,000
Easthampton Gas Company, . . . . .	Feb. 5,	25,000	16,000	9,853	-	25,833	25,833	29,985	250
Elliott Felling Mills, . . . . .	Feb. 10,	196,500	65,500	73,000	-	185,000	100,000	245,250	2,000
E. Carver Company, . . . . .	Mar. 20,	64,000	None.	Uncertain.	-	-	Uncertain.	Uncertain.	640
East Boston Gas Company, . . . . .	Mar. 24,	200,000	71,231	157,987	-	229,218	229,218	246,908	8,000
E. Stobbins Manufacturing Company, .	Apr. 9,	50,000	None.	4,467	-	4,467	4,467	60,020	500
East Boston Dry Dock Company, . . .	Apr. 14,	100,000	100,000	-	-	-	79,200	76,700	5,000
Essex Mill Corporation, . . . . .	Apr. 26,	5,900	750	-	-	-	-	1,000	60

*Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.*

NAME OF CORPORATION.	When Certificate was filed.	Date of Annual or Semi-Annual meeting.	Am't of Capital Stock then paid in.	Amount invested in Real Estate.	Amount invested in Personal Estate.	Amount invested in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Property owned, and of Debts due the Corporation.	Ex't'd demands against the Corporation.	No. of Shares.
Eastern Marine Railway Company, . . .	1873. Apr. 26.	1873. Mar. 20.	\$10,000	-	-	\$10,000	\$17,608	\$10,000	\$10,000	\$10,146	100
Essex Steam Mill Company, . . .	May 9.	Apr. 30.	13,100	\$4,400	\$17,700	-	17,700	14,425	18,825	9,000	131
Essex Company, . . .	June 4.	May 27.	500,000	-	-	1,071,180	Unknown.	1,071,180	1,071,180	None.	10,000
Eagle Cotton Company, . . .	June 19.	June 17.	60,000	24,243	46,968	-	-	70,000	71,242	6,509	900
Everett Mills, . . .	June 27.	June 18.	800,000	367,000	344,590	-	Unknown.	700,000	1,618,210	715,596	8,000
Eureka Clothes Wringing Machine Co., . . .	June 27.	June 11.	40,000	None.	8,056	-	8,056	8,056	57,782	11,736	400
Essex Frear Stone Company, . . .	July 28.	May 5.*	60,000	None.	60,000	-	60,000	15,000	10,000	2,500	600
East Abington Crispin Co-operative Association, . . .	Nov. 17.	Nov. 7.	2,500	None.	4,337	-	4,337	4,337	8,861	3,900	507
Eagle Mill Company, . . .	Dec. 3.	Jan. 25.	20,000	11,164	10,000	-	21,164	10,000	25,645	9,885	200
Fitchburg Co-operative Association, . . .	Jan. 13.	1872. Nov. 4.	1,300	-	-	-	-	-	7,636	7,004	363
Franklin Machine Company, . . .	Jan. 16.	None.	6,000	None.	6,000	-	6,000	6,000	5,000	None.	50
Fitchburg Hotel Company, . . .	Jan. 23.	1873. Jan. 11.	20,000	41,463	-	-	-	-	46,963	53,500	400
First Worcester Co-operative Grocery and Provision Association, . . .	Jan. 25.	Jan. 9.	6,975	None.	10,793	-	10,793	10,793	11,906	2,123	1,596



Fitchburg Lumber Company, . . .	Mar. 14,	Jan. 20,	45,000	-	45,000	45,000	62,540	30,657	450
Florence Manufacturing Company, . .	Mar. 17,	Jan. 21,	100,000	38,405	102,611	153,689	100,862	11,040	1,000
Fleet Weymouth Laborer's Co-operative Association, . . .	Mar. 18,	Jan. 11,	3,000	2,922	6,373	6,373	6,320	8,000	600
Fall River Steamboat Company, . .	Mar. 24,	Feb. 3,	48,500	2,823	77,000	79,823	39,911	29,798	485
Fall River Manufacturing, . . .	Apr. 14,	Mar. 11,	150,000	87,188	-	329,570	542,305	348,537	300
Flint Mills, . . .	Apr. 23,	Feb. 3,	314,442	351,626	8,399	360,034	360,034	45,392	6,000
Fitchburg Gas Company, . . .	May 13,	Apr. 30,	60,000	40,000	20,000	60,000	60,000	31	1,200
First Hudson Dry Goods, Grocery and Provision Co-operative Association, . .	May 28,	Jan. 1,	1,420	None.	2,157	2,157	2,157	1,343	281
Franklin Paper Company, . . .	June 2,	May 13,	60,000	35,000	44,634	139,654	79,034	124,987	600
Fiskdale Mills, . . .	June 12,	May 7,	350,000	-	-	Unknown.	Unknown.	150,034	3,500
Forge Village Horse Nail Company, .	June 18,	May 30,	86,000	63,915	72,358	138,274	136,274	56,076	869
Foundry and Machine Company, . .	July 15,	June 30,	60,000	29,500	21,454	Unknown.	41,954	45,435	120
Foreign Sole Sewing Machine Company, .	July 18,	July 8,	500,000	None.	500,000	500,000	Unknown.	4,034	50,000
Flax Leather Manufacturing Company, .	July 21,	June 24,	100,000	35,000	20,000	60,000	65,000	10,000	1,000
Florence Mercantile Company, . . .	July 31,	May 28,	6,050	5,800	14,259	14,259	14,259	6,556	242
F. A. Whitney Carriage Company, . .	Aug. 11,	July 15,	84,000	67,553	81,541	149,094	149,094	79,799	840

\* Not held.

## Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certifi- cate was filed.	Date of Annual or Semi-An- nual meeting.	Am't of Cap- ital Stock then paid in.	Amount invest- ed in Real Es- tate.	Amount invest- ed in Personal Estate.	Amount invest- ed in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Prop- erty owned, and of Debts due the Cor- poration.	Existing demands against the Corporation.	No. of Shares.
Frohook Last Company, . . . .	1873. Aug. 19.	1873. June 3.	\$100,000	None.	\$8,000	-	\$10,000	\$8,000	\$11,000	\$1,500	1,000
Farren Hotel Company, . . . .	Sept. 9.	June 27.	30,000	\$41,982	None.	-	41,982	40,000	46,582	15,435	300
Felton Paper Company, . . . .	Sept. 17.	July 30.	50,000	60,000	23,000	-	83,000	78,000	80,000	48,000	500
Fall River Iron Works Company, . . . .	Oct. 14.	Aug. 5.	980,000	753,621	983,482	-	1,717,103	1,717,103	1,717,103	4,141	960
Franklin Telegraph Company, . . . .	Dec. 8.	June 4.	1,000,000	None.	300,000	-	1,000,000	300,000	305,774	61,709	10,000
Granite Railway Company, . . . .	Jan. 21.	Jan. 20.	250,000	-	-	\$218,919	Unknown.	Unknown.	307,904	37,608	2,500
Grafton and Knight Manufacturing Co., . . . .	Jan. 23.	Jan. 1.	100,000	25,000	75,000	-	100,000	100,000	204,000	78,000	1,000
Grafton Mills, . . . . .	Jan. 30.	Jan. 1.	160,000	80,000	80,000	-	160,000	100,000	330,083	106,609	1,600
Glasgow Company, . . . . .	Feb. 12.	Jan. 29.	350,000	216,800	116,000	-	345,000	345,000	657,414	177,455	3,500
Gold Medal Sewing Machine Company, . . . .	Feb. 12.	Jan. 15.	250,000	28,000	88,608	-	118,608	125,000	188,750	60,488	2,500
Giles County Iron Company, . . . .	Feb. 17.	Jan. 15.	75,237	75,000	None.	-	-	-	75,000	None.	865
Greenville Manufacturing Company, . . . .	Feb. 18.	Feb. 5.	100,000	36,469	20,000	-	56,469	56,469	96,219	40,929	1,000
Greenfield Tool Company, . . . .	Mar. 1.	Jan. 28.	71,000	36,405	60,358	-	Unknown.	-	105,764	21,236	716
Granite Mills, . . . . .	Mar. 12.	Jan. 27.	400,000	1,158,655	210,489	-	1,369,143	1,369,143	1,568,201	654,645	400

Grover and Baker Sewing Machine Co.,	Apr. 28,	150,000	258,000	420,782*	-	-	420,782*	775,221*	174,523	1,500
Great Barrington Gas Light Company,	May 1,	5,000	None.	4,000	-	4,000	4,000	6,218	954	50
Gosnold Mills,	May 2,	100,000	50,000	30,000	-	80,000	80,000	108,214	158,131	1,000
Gilbert and Barker Manufacturing Co.,	May 14,	28,000	None.	Not stated.	-	78,571	78,571	78,571	20,131	280
Globe Nail Company,	June 5,	350,000	128,668	421,092	-	421,092	375,279	587,169	160,242	8,500
Gosnold Workmen's Co-operative Association,	June 21,	3,500	-	3,500	-	3,500	3,500	5,620	5,280	350
Glendale Woolen Company,	June 27,	60,000	28,615	8,000	-	Unknown.	34,615	34,615	4,000	600
Greenfield Gas-Light Company,	Aug. 11,	20,000	10,863	15,151	-	29,970	26,000	26,000	5,400	400
Gaylord Manufacturing Company,	Aug. 19,	100,000	50,000	151,836	-	-	201,836	201,836	7,709	1,000
Gloucester Gas-Light Company,	Sept. 9,	62,300	20,000	20,000	-	79,360	40,000	49,306	-†	1,246
Greylock Manufacturing Company,	Oct. 21,	141,000†	159,357	45,000	-	204,357	110,000	119,000	75,000	1,500
Golden City Mineral and Land Company,	Nov. 4,	500,000	421,207	90,708	-	Uncertain.	Uncertain.	511,916	555,451	10,000
George H. Gilbert Manufacturing Co.,	Nov. 26,	250,000	-	-	-	Unknown.	288,000	498,723	146,830	2,500
Gazette Publishing Company,	Dec. 27,	24,000	None.	5,000	-	5,000	4,000	12,000	2,000	24
Hampden Co-operative Association,	Jan. 17,	8,000	-	-	-	-	-	80,174	24,570	16
Hampshire Manufacturing Company of Huntingdon,	Jan. 21,	80,000	40,410	74,842	-	-	-	213,803	154,872	800

\* Other floating assets in United States and Europe of unascertained value.

† Only the Capital stated.

‡ Paid in by April 8, 1873.



## Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certificate was filed.	Date of Annual or Semi-Annual meeting.	Am't of Capital Stock then paid in.	Amount invested in Real Estate.	Amount invested in Personal Estate.	Amount invested in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Property owned due to Corporation.	Existed against the Corporation.	No. of Shares.
Hampden Card Company (for 1872), . .	1873, Jan. 22,	1872, Jan. 10,	\$10,000	None.	\$10,000	-	\$10,000	\$10,000	\$25,000	\$7,200	100
Hampden Card Company (for 1871), . .	Jan. 22,	1871, Jan. 11,	10,000	None.	10,000	-	10,000	10,000	20,000	2,000	100
Hampden Card Company, . . . .	Jan. 22,	1873, Jan. 8,	10,000	None.	12,000	-	12,000	12,000	36,000	5,200	100
Hopedale Furnace Company, . . . .	Jan. 30,	Jan. 27,	20,000	\$12,025	23,440	-	-	-	36,065	16,065	200
Hopedale Machine Company, . . . .	Jan. 30,	Jan. 28,	60,000	48,000	77,159	-	-	-	179,043	92,401	600
Hingham Jute and Bagging Company, . .	Feb. 8,	Jan. 21,	27,000	18,568	42,298	-	61,156	60,000	79,000	68,475	270
Hampden Paint and Chemical Company, .	Feb. 8,	Jan. 15,	36,000	21,083	23,494	-	23,494	23,494	66,450	9,438	3,000
Harvard Manufacturing Company, . . . .	Feb. 12,	Jan. 21,	40,000	23,480	8,077	-	16,422	8,077	20,000	18,952	400
Hadley Company, . . . . .	Feb. 26,	Jan. 28,	600,000	275,432	741,206	-	1,016,688	-	1,016,688	285,408	480
Hingham Cordage Company, . . . .	Feb. 26,	Feb. 5,	75,000	40,000	49,000	-	86,000	75,000	125,000	22,000	750
Hawes Machine Company, . . . . .	Mar. 7,	Jan. 28,	15,000	-	15,000	-	15,000	15,000	21,000	6,000	150
Hale Patent Washer Company, . . . .	Apr. 6,	1872, Feb. 6,	100,000	4,000	3,500	-	13,400	7,500	98,758	36,900	1,000



## Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certificate was filed.	Date of Annual or Semi-Annual meeting.	Am't of Capital Stock then paid in.	Amount Invested in Real Estate.	Amount Invested in Personal Estate.	Amount Invested in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Property owned, and of Debts due the Corporation.	Existing demands against the Corporation.	No. of Shares.
Indian Orchard Mills, . . . .	1873, May 13, . . . .	1873, Feb. 11, . . . .	\$600,000	-	-	\$600,000	Unknown.	Not stated.	\$1,029,634	\$167,603	6,000
Improved Rotary Heel Company, . . . .	. . . . Nov. 18, . . . .	. . . . None.	500,000	None.	\$500,000	-	\$500,000	\$500,000	500,000	1,000	5,000
Ipawich Mills, . . . .	. . . . Dec. 24, . . . .	. . . . Oct. 24, . . . .	150,000	\$60,000	74,000	-	134,000*	108,000	282,000	168,000	1,500
Jessup and Ladlin Paper Company, . . . .	. . . . Feb. 8, . . . .	. . . . Jan. 8, . . . .	40,787	36,350	9,919	-	46,270	46,270	46,270	6,334	1,500
Jamaica Pond Ice Company, . . . .	. . . . Mar. 12, . . . .	. . . . Feb. 11, . . . .	42,000	None.	23,997	-	23,997	23,997	50,665	6,200	420
Jamaica Plain Gas-Light Company, . . . .	. . . . May 10, . . . .	. . . . Apr. 22, . . . .	124,000	124,000	7,004	-	7,004	7,004	140,328	9,324	1,240
Journal Newspaper Company, . . . .	. . . . May 12, . . . .	. . . . Apr. 7, . . . .	100,000	100,000	40,000	-	40,000	40,000	80,000	None.	100
John Russell Manufacturing Co. (for 1870), . . . .	May 19, . . . .	1870, July 28, . . . .	525,000	476,179	80,266	-	558,445	558,445	838,379	332,338	5,250
John Russell Manufacturing Company, . . . .	. . . . May 22, . . . .	. . . . Apr. 23, . . . .	525,000	300,000	77,768	-	522,522	377,000	788,781	582,998	5,250
Kniffen Mowing Machine Co. (for 1872), . . . .	. . . . Jan. 14, . . . .	. . . . Nov. 13, . . . .	50,000	None.	17,000	-	17,000	10,000	15,400	8,640	500
Kilburn, Lincoln and Company, . . . .	. . . . Feb. 17, . . . .	. . . . Jan. 16, . . . .	80,000	49,305	13,000	-	54,575	62,305	183,499	73,499	800
King Philip Mills, . . . .	. . . . Mar. 4, . . . .	. . . . Jan. 30, . . . .	471,999	295,409	955,998	-	540,804	510,804	524,992	186,774	5,000

Lawrence Woollen Company, . . .	Jan. 9, 1873.	150,000	76,907	83,513	-	110,215	80,000	255,415	66,235	1,500
Loring and Blake Organ Company, . .	Jan. 16, 1873.	13,500	None.	11,900	-	11,900	11,900	30,200	13,400	135
Lenox Iron Works, . . .	Jan. 21, 1873.	33,789	38,858	1,439	-	1,439†	1,439†	40,836	16,442	702
Lynn Market House Company, . . .	Jan. 25, 1873.	100,000	100,000	-	-	100,000	50,000	100,000	30,000	1,000
Lowell Oil Cup Company, . . .	Jan. 27, 1873.	35,000	None.	32,151	-	32,151	22,151	22,434	10	350
Lowell Manufacturing Company, . . .	Jan. 29, 1873.	2,000,000	715,351	617,416‡	-	Unknown.	1,332,767	3,185,051	756,439	2,900
Lawrence Flyer and Spindle Works, .	Jan. 31, 1873.	60,000	25,000	15,741	-	15,741	22,000	34,175	2,505	500
Lawrence Gas Company, . . .	Feb. 15, 1873.	300,000	-	-	-	318,437	318,437	354,202	15,178	3,000
Lawrence Lumber Company, . . .	Feb. 20, 1873.	54,000	23,600	64,084	-	81,276	87,684	200,771	116,227	540
Lyman Mills, . . .	Feb. 27, 1873.	1,470,000	500,000	751,098	-	1,251,098	1,251,098	2,062,438	386,353	14,700
Lamb Knitting Machine Manuf. Co., .	Mar. 4, 1873.	200,000	39,500	88,623	-	Unknown.	128,123	105,043	65,042	2,000
Lenox Glass Company, . . .	Mar. 4, 1873.	602,200	421,356	153,417	-	668,462	300,000	456,917	533,177	6,022
Lamson and Goodnow Manufacturing Co.,	Mar. 15, 1873.	300,000	95,900	439,086	-	400,000	534,986	623,147	307,366	600
Lagoon Pond Company, . . .	Apr. 17, 1873.	900	None.	900	-	900	900	900	None.	12
Lynn Gas-Light Company, . . .	May 10, 1873.	193,300	174,606	119,912	-	294,609	294,609	294,609	105,919	1,983
Lynn Mechanics' Building Association, .	May 12, 1873.	20,100	32,576	5,372	-	37,168	35,872	35,872	16,683	390
Lawrence Manufacturing Company, . .	July 15, 1873.	1,500,000	929,122	450,000	-	Unknown.	1,379,122	2,479,582	1,112,523	1,500

\* And much more. † Of which \$100,000 is in undeveloped patents. ‡ Personal only. § Machinery only. || Cost value \$674,961.77.



## Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certifi- cate was filed.	Date of Annual or Semi-An- nual meeting.	Amt of Cap- ital Stock then paid in.	Amount Invest- ed in Real Es- tate.	Amount Invest- ed in Personal Estate.	Amount Invest- ed in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Amt of Prop- erty owned, and of Debts due the Cor- poration.	Exist'g demands against the Corporation.	No. of Shares.
Ludlow Manufacturing Company, . . .	1873, July 15,	1873, June 18,	\$200,000	\$122,249	\$98,165	-	\$98,165	\$98,165	\$298,240	\$88,215	2,000
Lovell Woolen Company, . . .	July 26,	June 21,	30,000	20,000	10,000	-	40,000	30,000	35,000	21,870	800
Lowell Machine Shop, . . .	July 26,	July 14,	600,000	370,000	80,000	-	583,925	450,000	1,238,544	177,240	1,200
Lancaster Mills, . . .	July 29,	July 1,	800,000	262,000	238,000	-	Unknown.	880,000	962,000	50,000	2,000
Lowell Bleachery, . . .	Aug. 11,	July 21,	300,000	175,000	141,742	-	Unknown.	316,742*	316,742*	None.	1,500
Lowell Gas-Light Company, . . .	Aug. 11,	July 23,	500,000	-	-	\$781,576	781,576	750,000	781,576	None.	5,000
Lowell Wadding and Paper Company, . . .	Aug. 15,	July 18,	50,000	22,250	15,011	-	50,000	43,831	110,718	88,099	500
Lawrence Duck Company, . . .	Aug. 19,	June 10,	300,000	184,881	112,964	-	297,844	297,844	469,300	175,000	300
Lancaster Quilt Company, . . .	Oct. 2,	July 2,	200,000	9,000	None.	-	Unknown.	9,000	43,000	10,000	400
Lowell Card Company, . . .	Oct. 4,	Sept. 8,	40,000	-	30,000	-	30,000	30,000	45,364	12,849	400
Leicester Water Power Company, . . .	Dec. 19,	Dec. 9,	1,700	1,700	None.	-	1,700	1,700	1,700	None.	17
Middlesex Company, . . .	Jan. 18,	Jan. 1,	750,000	200,000	-	-	700,000	480,000	1,430,881	220,080	7,500
Miller's Falls Manufacturing Company, . . .	Jan. 29,	Jan. 2,	100,000	65,741	76,730	-	116,730	132,471	168,080	27,085	1,000
Munroe Organ Reed Company, . . .	Jan. 31,	Jan. 8,	13,300	None.	None.	-	-	25,000	30,000	14,000	133

Massachusetts Paper Manufacturing Company,	Feb. 18,	1873,	300,000	283,441	100,554	-	384,295	440,801	76,306	3,000
Merrick Thread Company, . . .	Feb. 24,	Jan. 22,	350,000	178,104	193,999	-	372,003	243,109	241,022	3,500
Miller's River Manufacturing Company, .	Feb. 24,	Jan. 21,	30,000	16,000	35,451	-	Unknown.	50,451	25,323	300
Massachusetts Cotton Mills, . . .	Feb. 26,	Jan. 27,	1,800,000	843,000	357,000	-	Unknown.	2,239,711	249,969	1,800
Massachusetts Freat Artificial Stone Co., .	Mar. 4,	Feb. 4,	139,650	65,000	76,000	-	141,000	165,300	37,895	1,303
Merchants' Manufacturing Company, . .	Mar. 5,	Jan. 22,	800,000	450,000	877,000	-	1,327,000	1,700,371	365,865	8,000
Magee Furnace Company, . . .	Mar. 5,	Jan. 21,	200,000	32,000	7,500	-	39,500	315,138	200,253	2,000
Mechanics' Mills, . . .	Mar. 5,	Feb. 6,	750,000	407,185	830,685	-	-	1,237,870	127,851	7,500
Mechanics' Foundry and Machine Co., .	Mar. 10,	Feb. 10,	52,928	36,405	20,438	-	56,843	67,127	21,420	995
Morgan Envelope Company, . . .	Mar. 10,	Jan. 27,	97,000	-	124,169	-	124,169	283,621	160,182	970
Munroe Paper Company, . . .	Mar. 11,	Jan. 25,	120,000	173,575	53,506	-	53,506	290,981	113,728	1,200
Mount Washington Glass Works, . . .	Mar. 17,	Feb. 20,	100,000	56,496	133,954	-	190,452	278,417	187,835	7,000
Massachusetts Portable Railroad Co., .	Mar. 19,	Jan. 8,	100,000	None.	13,412	-	13,412	16,649	16,959	1,000
Montaup Mills, . . .	Mar. 24,	Feb. 20,	292,550	200,000	With R. E.	-	290,000	290,000	87,500	2,500
Massachusetts Brick Company, . . .	Apr. 8,	Jan. 23,	400,000	180,000	180,000	-	380,000	212,388	828,060	4,000
Minot Manufacturing Company, . . .	Apr. 8,	Jan. 22,	80,000	25,000	55,000	-	80,000	112,000	30,000	80
Maloy Pressure Gauge Company, . . .	Apr. 18,	Jan. 18,	1,800	None.	600	-	2,185	860	616	500
Mechanics' Manufacturing Company, . .	Apr. 23,	Apr. 10,	60,000	60,000	72,668	-	132,668	189,841	115,468	600
Massachusetts Tar Stuffing Company, . .	May 5,	Apr. 5,	500,000	None.	Patents.	-	Nom. Val.	Patents.	2,700	5,000
Monument Mills, . . .	May 9,	Apr. 22,	50,000	68,200	95,200	-	103,500	220,000	111,000	500

† Formerly \$70,000, refunded to Stockholders.

\* Valuation by Lowell Assessors, \$472,300.



*Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.*

NAME OF CORPORATION.	When Certifi- cate was filed.	Date of Annual or Semi-An- nual meeting.	Am't of Cap- ital Stock then paid in.	Amount Invest- ed in Real Es- tate.	Amount Invest- ed in Personal Estate.	Amount Invest- ed in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Prop- erty owned, and of Debts due the Cor- poration.	Exist'g demands against the Corporation.	No. of Shares.
Methuen Company, . . . .	1873. May 14,	1873. Jan. 17,	\$90,000	\$235,000	\$200,000	-	\$500,000	\$500,000	\$825,000	\$657,000	180
Mount Pleasant Coal Company, . . .	May 26,	Feb. 28,	200,000	None.	50,000	-	200,000	50,000	55,000	6,000	5,000
Music Hall Association of Worcester,	May 26,	May 5,	26,800	45,000	None.	-	45,000	45,000	45,000	35,211	268
Marblehead Gas-Light Company, . .	May 31,	Apr. 29,	40,000	2,000	8,500	-	Unknown.	10,500	11,327	149	400
Morse Twist-Drill and Machine Company,	June 11,	June 2,	150,000	20,000	199,054	-	219,054	219,054	279,441	81,380	3,000
Mutual Gas-Light Co. of Southbridge,	June 24,	Apr. 18,	15,000	15,161	1,611	-	16,772	8,386	11,222	6,150	300
Montague Paper Company, . . . .	June 27,	May 14,	127,100	82,100	45,000	-	127,100	127,100	365,000	223,000	1,271
Mount Laffee Coal Company, . . . .	July 3,	Feb. 27,	200,000	None.	126,570	-	198,570	30,050	31,571	75,700	20,000
Manufacturers' Gas Company, . . . .	July 8,	June 16,	47,500	133,135	3,855	-	141,990	118,785	145,282	84,000	475
Malden and Melrose Gas-Light Company,	July 9,	Apr. 16,	121,500	6,000	80,000	-	121,500	121,500	135,582	17,500	1,215
Marlboro' Paper Company, . . . .	July 21,	July 15,	60,000	32,000	28,000	-	60,000	60,000	93,759	28,186	600
Merrimack Manufacturing Company, .	July 24,	June 18,	2,500,000	1,500,000	1,090,331	-	Unknown.	3,750,000	3,750,000	751,360	2,500
Merrimack Mills, . . . . .	Aug. 1,	July 22,	500,000	186,170	96,510	-	465,474	200,000	298,309	358,308	5,000
Merrimac Hat Company, . . . . .	Aug. 11,	July 16,	75,000	25,500	26,000	-	51,500	51,500	184,259	98,021	1,500



## Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certificate was filed.	Date of Annual or Semi-Annual meeting.	Am't of Capital Stock then paid in.	Amount invested in Real Estate.	Amount invested in Personal Estate.	Amount invested in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Property owned due the Corporation.	Ex't'd demands against the Corporation.	No. of Shares.
New England Portable Pump Company, .	1873. Feb. 26.	1873. Jan. 2.	\$14,393	None.	None.	-	-	-	None.	\$4,000	171
Naumkeag Steam Cotton Company, .	Feb. 26.	Jan. 15.	1,500,000	\$390,000	\$1,110,000	-	Unknown.	\$1,500,000	\$2,613,901	829,105	15,000
New Bedford Copper Company, .	Feb. 27.	Feb. 3.	500,000	100,000	100,000	-	\$200,000	200,000	493,832	87,278	5,000
New England Brick Company (for 1871),	Feb. 27.	1872. Dec. 2.	70,000	10,000	45,000	-	55,000	55,000	55,000	2,000	700
New England Slate and Tile Company, .	Mar. 1.	1873. Jan. 22.	150,000	148,740	1,280	-	150,000	10,000	23,181	None.	6,000
New Bedford Ice Company, .	Mar. 4.	Feb. 13.	20,000	22,800	5,307	-	27,908	27,908	30,313	11,727	200
Narragansett Mills, .	Mar. 12.	Jan. 29.	400,000	528,404	36,611	-	565,105	Unknown.	565,531	180,640	4,000
New Bedford Cordage Company, .	Mar. 20.	Mar. 3.	75,000	25,000	50,000	-	150,000	112,500	525,940	150,940	750
Northampton Indelible Pencil Company, .	Mar. 21.	Feb. 10.	20,000	7,500	1,624	-	1,024	1,024	10,324	2,819	200
Nantucket and Cape Cod Steamboat Co., .	Apr. 8.	Feb. 18.	40,400	None.	16,011	-	46,400	25,520	41,531	None.	464
New Bedford and New York Steam Propeller Company, .	Apr. 8.	Mar. 17.	75,000	None.	75,000	-	75,000	75,000	95,273	None.	750
New Bedford, Vineyard and Nantucket Steamboat Company, .	Apr. 12.	Mar. 26.	70,000	None.	132,573	-	132,573	98,415	113,581	6,417	700

National Alarm Company, . . .	June 18, Jan. 8,	250,000	None.	250,000	-	250,000	250,000	190,000	6,000	2,500
New England Lithographic Company, . . .	June 27, Apr. 15,	50,000	-	50,000	-	50,000	50,000	16,668	47,000	500
National Tube Works Company, . . .	July 15, May 5,	450,000	45,000	800,000	-	500,000	800,000	1,430,757	728,351	4,500
North Adams Co-operative Shoe Co., . .	July 16, July 1,	6,400	-	2,614	-	2,614	1,500	9,671	8,273	64
Northampton Gas-Light Company, . . .	July 18, May 18,	50,000	34,000	4,231	-	5,000	4,231	63,285	1,537	2,000
Newton Chemical Company, . . .	July 19, June 11,	"Paid off."	11,128	19,404	-	Unknown.	17,298*	30,532	None.	80
New Braintree Cheese Manuf. Co., . . .	July 21, Feb. 24,	3,900	4,000	2,000	-	8,000	6,000	6,950	7,200	40
Northampton Cutlery Company, . . .	July 28, July 2,	100,000	65,000	35,000	-	100,000	100,000	238,961	206,589	1,000
Newton and Watertown Gas Light Co., .	July 30, June 18,	200,000	55,100	144,900	-	250,000	200,000	220,000	27,000	2,000
Nelson Mills, . . . . .	Aug. 7, Aug. 27,	36,000	36,000	-	-	36,000	36,000	36,000	None.	360
New York Watch Company, . . . . .	Aug. 12, May 6,	145,600	43,904	316,382	-	Unknown.	236,382	330,236	219,570	1,456
North Adams Woolen Company, . . . .	Aug. 16, May 21,	200,000	187,581	94,849	-	282,430	150,000	557,098	525,068	2,000
Neponset Cotton Factory, . . . . .	Aug. 21, Aug. 20,	130,600	704	129,806	-	130,600	65,300	97,247	37,595	1,308
Nabnasset Manufacturing Company, . .	Aug. 23, July 23,	40,000	None.	33,000	-	33,000	33,000	56,562	16,562	400
New England Pipe Works, . . . . .	Sept. 9, Feb. 5,	30,000	None.	None.	-	-	-	4,200	3,000	300
New England Chemical Fire Engine Co., .	Sept. 11, Mar. 14,	100,000	None.	None.	-	-	Nothing.	100,000	None.	-†

\* And about 60 acres of land, value unknown.

† No Stock Books.



## Abstract of CERTIFICATES OF CONDITION OF Corporations—Continued.

[illegible]





## \*Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certif. filed.	Date of Annual or Semi-Annual meeting.	Am't of Capital Stock then paid in.	Amount Invested in Real Estate.	Amount Invested in Personal Estate.	Amount Invested in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Property owned and of Debts due the Corporation.	Exist'g demands against the Corporation.	No. of Shares.
Pilgrim Wharf Company, . . . .	1873, May 13, . . . .	1899, May 4, . . . .	Uncertain.	Uncertain.	None.	-	Nothing.	Uncertain.	Uncertain.	Uncertain.	42
Plymouth Mills, . . . . .	1873, May 21, . . . .	1873, May 3, . . . .	\$46,000	\$18,500	\$49,863	-	\$68,363	\$68,363	\$101,441	None.	184
Pett Valve Company, . . . . .	June 12, . . . .	May 26, . . . .	150,000	None.	51,000	-	51,000	51,000	147,431	\$165,500	1,500
Phoenix Manufacturing Corporation, . . . .	July 1, . . . .	June 30, . . . .	30,000	15,000	5,000	-	25,000	20,000	40,180	25,000	80
Parker Mills, . . . . .	July 3, . . . .	June 23, . . . .	200,000	100,000	100,000	-	Unknown.	200,000	1,239,183	615,304	500
Potomaca Mills Corporation, . . . . .	July 5, . . . .	June 26, . . . .	500,000	400,000	811,658	-	1,211,658	1,211,658	1,292,909	762,909	5,000
Presbrey Store-Lining Company, . . . . .	July 16, . . . .	May 7, . . . .	40,000	43,000	29,488	-	Unknown.	72,488	87,175	39,238	200
Putnam Machine Company, . . . . .	Aug. 11, . . . .	July 9, . . . .	160,000	160,649	139,325	-	139,325	139,325	452,345	19,927	320
Plymouth Woollen and Cotton Factory Co., . . . .	Aug. 19, . . . .	June 1, . . . .	50,000	-	-	\$30,000	30,000	30,000	88,190	15,080	100
Pacific Mills, . . . . .	Aug. 26, . . . .	July 9, . . . .	2,500,000	625,000	4,823,976	-	Unknown.	4,823,976	5,445,976	2,037,730	2,500
Pemberton Company, . . . . .	Aug. 28, . . . .	Aug. 4, . . . .	450,000	-	-	1,029,618	Unknown.	1,007,118	1,007,118	69,893	4,500
Plymouth Cordage Company, . . . . .	Sept. 19, . . . .	Sept. 9, . . . .	200,000	273,074	175,133	-	Unknown.*	448,276	862,874	281,586	2,000
Page Paper Company, . . . . .	Nov. 10, . . . .	Oct. 7, . . . .	40,000	23,000	24,500	-	47,500	47,000	76,500	45,000	400

Roxbury Gas-Light Company, . . .	Mar. 11,	100,000	227,000	11,500	-	239,000	312,000	50,000	1,600
Revere House, Proprietors of the, . . .	Mar. 14,	150,000	203,028	107,733	-	310,761	271,527	84,580	1,500
Riverside Paper Company, . . .	Mar. 14,	300,000	75,000	-	-	No acc. of fil.	492,500	94,500	300
Revere Copper Company, . . .	Mar. 18,	50,000	28,500	20,200	-	48,700	64,508	20,149	500
Rockville Mills, . . .	Mar. 19,	24,000	None.	28,500	-	Unknown.	39,600	8,600	24
Rollstone Machine Works, . . .	Mar. 21,	100,000	40,835	40,764	-	81,599	105,440	131,364	1,000
Robinson Iron Company, . . .	Apr. 17,	200,000	None.	200,000	-	200,000	100,000	53,804	5,000
Roaring Brook Coal Company, . . .	Apr. 24,	200,000	112,800	157,775	-	321,400	270,665	345,960	280
Robeson Mills, . . .	Apr. 25,	200,000	5,800	None.	-	12,000	10,600	3,800	580
Reading Lyceum Hall Association, . . .	May 12,	40,000	22,000	4,803	-	26,803	26,803	21,627	400
Rockport Hide Manufacturing Company, . . .	May 14,	15,200	15,200	None.	-	15,200	102,800	2,000	100
Roxbury Central Wharf, Proprietors of, . . .	May 21,	24,000	None.	24,000	-	24,000	26,602	6,877	240
Ridgway Ale Fountain Company, . . .	June 9,	125,000	64,750	55,000	-	144,000	119,750	300,918	1,250
Russell Mills, . . .	July 18,	100,000	49,000	163,936	-	163,936	131,159	175,320	100
Russell Paper Company, . . .	Aug. 11,	30,000	18,546	41,335	-	59,881	59,881	51,415	300
Roby Manufacturing Company, . . .	Aug. 14,	150,000	86,000	64,000	-	150,000	290,000	130,000	1,500
Rice, Barton and Fales Machine and Iron Company, . . .	Aug. 30,	43,400	64,054	42,702	-	105,756	292,300	837,906	434
Roxbury Carpet Company, . . .	Sept. 9,	200,000	185,000	225,000	-	Unknown.	800,000	467,000	2,000
Renfrew Manufacturing Company, . . .	Nov. 14,								

\* Personal property cost \$175,132.77.

## Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certificate was filed.	Date of Annual or Semi-Annual meeting.	Am't of Capital Block then paid in.	Amount invested in Real Estate.	Amount invested in Personal Estate.	Amount invested in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Property owned, and of Debts due the Corporation.	Kaiser's demands against the Corporation.	No. of Shares.
Shoemakers' Co-operative Company, . . .	1873, Jan. 9,	1873, Jan. 6,	\$2,122	None.	\$555	-	\$365	\$365	\$2,122	None.	149
Sandwich Workingmen's Co-operative Association, . . . . .	Jan. 16,	Jan. 4,	1,850	-	-	-	-	-	4,775	\$1,002	153
Star Mills, . . . . .	Jan. 17,	Jan. 7,	180,000	\$55,547	61,350	-	146,906	146,906	137,465	81,625	1,900
Stearnsville Woolen Company, . . . .	Feb. 1,	Jan. 22,	100,000	78,981	38,374	-	117,356	45,000	137,591	152,131	1,000
Somerset Co-operative Foundry Company,	Feb. 4,	Jan. 13,	29,800	7,000	13,000	-	22,000	23,000	67,000	17,000	298
South Abington Workingmen's Co-operative Grocery and Provision Association,	Feb. 10,	Jan. 15,	1,775	None.	1,775	-	1,775	1,775	5,106	4,806	355
Smith Paper Company, . . . . .	Feb. 14,	Jan. 31,	250,000	150,000	150,000	-	Unknown.	340,000	510,000	220,000	2,500
Suffolk Glass Company, . . . . .	Feb. 18,	Jan. 14,	75,000	29,580	40,640	-	70,239	80,000	70,322	48,139	750
South Athol Manufacturing Company, .	Feb. 20,	Jan. 21,	15,000	11,000	17,150	-	29,000	28,500	29,100	15,794	150
Stafford Mills, . . . . .	Feb. 21,	Jan. 28,	550,000	563,718	120,533	-	-	-	752,564	181,624	5,500
Shore Mills, . . . . .	Feb. 27,	Feb. 11,	69,725	151,431	3,130	-	154,620	154,620	154,620	84,875	5,500
Salem and South Danvers Oil Company, .	Mar. 19,	Jan. 15,	48,000	21,864	33,068	-	65,011	54,943	58,826	8,440	480
Smith American Organ Company, . . .	Mar. 19,	Jan. 8,	350,000	30,000	320,000	-	350,000	350,000	370,000	20,000	3,000
Stevens Linnen Works, . . . . .	Mar. 19,	Jan. 28,	700,000	214,485	690,108	-	Unknown.	904,593	904,593	910,279	7,000

Steel Refining and Tempering Company, . .	Apr. 9,	Jan. 6,	24,000	None.	24,000	-	24,000	6,000	1,500	2,500	240
Silver Ledge Mining Company (for 1871), . .	Apr. 12,	1871, May 2,	8,500	8,500	None.	-	Unknown.	Unknown.	Doubtful.	None.	8,500
Silver Ledge Mining Company, . . . .	Apr. 12,	1872, May 1,	8,500	8,500	None.	-	Unknown.	Unknown.	Doubtful.	None.	8,500
Somerset Potters' Works, . . . .	Apr. 12,	1873, Jan. 20,	21,800	22,400	21,784	-	44,184 <sup>c</sup>	44,184	44,184	8,000	218
Simpson's Patent Dry Dock Company, . .	Apr. 14,	Feb. 20,	350,000	-	-	\$350,000	350,000	140,000	140,000	None.	3,400
Shaw Manufacturing Company, . . . .	Apr. 15,	Jan. 1,	13,000	24,000	15,000	-	-	-	197,000	173,000	36
Southern Berkshire Cheese Company, . .	Apr. 15,	Feb. 25,	3,400	2,850	650	-	3,500	3,500	3,950	300	39
Shawmut Iron Works, . . . .	Apr. 23,	Apr. 8,	30,000	55,723	123,731	-	179,452	179,452	203,616	168,552	300
Suffolk Coal Company, . . . .	May 15,	Mar. 11,	400,000	None.	400,000	-	400,000	400,000	400,000	None.	4,000
Saunders Cotton Mills, . . . .	May 21,	May 13,	175,000	120,000	55,000	-	250,000	175,000	257,330	73,239	350
Swift River Manufacturing Company, . .	May 21,	May 6,	33,000	27,215	221,301	-	177,041	175,000	202,215	57,732	390
Secomb Oil Manufacturing Company, . .	May 24,	1872, May 1,	50,000	25,000	25,000	-	50,000	50,000	50,000	None.	1,000
Sawyer Spindle Company, . . . .	June 3,	1873, May 5,	100,000	None.	100,000	-	100,000	Unknown.	23,400*	23,025	1,000
Stoughton Boot and Shoe Company, . .	June 12,	May 19,	35,000	12,500	14,707	-	27,207	27,207	79,836	44,010	350
South Sudbury Manufacturing Company, . .	June 20,	June 7,	25,000	4,767	31,360	-	34,127	46,364	46,985	13,161	253
Somerset Iron Company, . . . .	July 3,	June 23,	100,000	101,600	30,000	-	131,600	131,600	569,124	457,102	1,000

\* Exclusive of patent rights.



## Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certifi- cate was filed.	Date of Annual or Semi-An- nual meeting.	Am't of Cap- ital Stock then paid in.	Amount Invest- ed in Real Es- tate.	Amount Invest- ed in Personal Estate.	Amount Invest- ed in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Prop- erty owned, and of Debts due the Cor- poration.	Ex't's demands against the Corporation.	No. of Shares.
Sallybury Beach Plank Road Company, . .	1873, July 15,	June 7,	\$10,000	\$128	\$11,181	-	\$11,309	\$5,000	\$5,000	\$100	400
Salem and New York Express Steamship Corporation, . . . . .	July 16,	May 14,	25,600	None.	25,600	-	25,600	Unknown.	1,500	8,500	256
Stockbridge Iron Company, . . . . .	July 18,	July 9,	125,000	53,751	None.	-	-	183,776*	75,824†	75,824†	1,250
Salem Shade Roller Manufacturing Co., . .	July 21,	May 22,	61,100	None.	44,085	-	44,085	Unknown.	68,404	5,819	750
Somerset Potters' Works, . . . . .	July 26,	Jan. 20,	21,800	18,000	3,000	-	21,000	21,000	34,000	10,000	218
South Reading Ice Company, . . . . .	July 28,	June 28,	30,000	30,000	1,941	-	Unknown.	31,941	31,941	None.	1,200
Samoset Mills, . . . . .	July 30,	May 1,	85,000	None.	200	-	200	50	500	500	860
Smith and Dove Manufacturing Company,	July 30,	July 19,	800,000	94,128	281,306	-	375,524	375,524	49,194	49,194	3,000
Salem Laboratory Company, . . . . .	Aug. 14,	July 30,	150,000	112,500	60,700	-	173,200	117,000	129,600	20,458	1,500
Saxtonville Mills, . . . . .	Sept. 9,	July 12,	85,800	128,107	85,405	-	213,512	240,900	1,382,281	382,568	866
South Boston Iron Company, . . . . .	Sept. 9,	July 21,	100,000	775,000	Uncertain.	-	Uncertain.	440,689	1,215,689	642,344	1,000
Simonds Manufacturing Company, . . . .	Sept. 15,	Aug. 11,	120,000	47,237	76,000	-	Unknown.	76,000	224,000	93,300	1,200
Springfield Gas-Light Company, . . . .	Sept. 30,	July 28,	400,000	140,849	284,727	-	405,576	405,576	482,476	29,799	75,000
Sallybury Mills, . . . . .	Oct. 18,	Sept. 18,	1,000,000	848,980	1,610,748	-	-	2,459,728	2,979,512	1,146,996	10,000
Standard Lamp and Glass Pipe Company,	Oct. 20,	Sept. 18,	81,000	None.	77,962	-	77,962	79,962	98,022	16,968	810
Standard Steam Pipe Company, . . . . .	Oct. 20,	Sept. 18,	300,000	128,450	438,450	-	300,000	300,000	300,000	300,000	10,000

Townsend Leather Company, . . .	Jan. 14, 1872, Nov. 29, 1873.	50,000	30,000	20,000	-	50,000	50,000	50,000	None.	500
Tecumseh Mills, . . .	Feb. 8, 1873.	344,000	300,150	458,766	-	848,916	708,928	727,111	464,698	344
Taylor and Farley Organ Company, . .	Feb. 12, Jan. 13,	100,000	51,910	9,000	-	11,500	9,000	206,209	59,002	100
Troy Cotton and Woollen Manufactory, .	Feb. 20, Feb. 4,	300,000	458,600	380,015	-	-	818,615	909,319	90,704	600
Tudor Company, . . .	Mar. 12, Feb. 12,	600,000	328,000	606,914	-	606,914	631,000	972,000	344,756	6,000
Trident Gas Burner Company, . . .	Mar. 17, Feb. 11,	150,000	None.	157,560	-	157,560	45,000	45,000	16,887	1,500
Taunton Car Company, . . .	Mar. 17, Jan. 22,	72,800	66,796	74,749	-	131,644	131,644	197,966	186,625	728
Thorndike Company, . . .	Mar. 24, Feb. 11,	450,000	249,472	116,613	-	Unknown.	386,079	476,808	10,579	450
Topeka and James Creek Consolidated Gold and Silver Mining Company, . .	Mar. 24, Jan. 3,	30,000	30,000	None.	-	30,000	30,000	30,000	None.	161
Taunton Brick Company, . . .	Mar. 24, Feb. 8,	75,000	31,280	67,983	-	89,960	86,263	108,704	23,437	750
Thayer and Judd Paraffine Corporation, .	Mar. 26, Jan. 14,	300,000	-	230,000	-	230,000	230,000	850,000	22,000	8,000
Telescopic Cup Company, . . .	Mar. 23, Mar. 27, 1872.	8,000	None.	None.	-	-	Nothing.	Pat. rights.	None.	80
Taunton Crucible Company, . . .	Apr. 7, Feb. 27, 1873.	35,000	21,325	34,240	-	34,240	56,000	55,565	40,136	140
Tremont and Suffolk Mills, . . .	Apr. 12, Mar. 25,	1,200,000	674,964	625,637	-	Unknown.	Unknown.	2,170,633	739,949	12,000
Traveller Newspaper Association, . .	June 2, June 2,	88,000	None.	15,000	-	20,000	15,000	17,000	6,000	88
Tufts Brick Manufacturing Company, . .	June 5, May 13,	100,000	193,128	141,876	-	335,004	350,000	387,400	219,000	1,000
Times Publishing Company, . . .	June 10, May 16,	50,000	None.	50,000	-	50,000	15,000	4,700	3,200	500

\* Includes Real Estate.

† Includes \$89,224 advanced by stockholders.

‡ 50 per cent. paid in on 2,000 shares.



## Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certificate was filed.	Date of Annual or Semi-Annual meeting.	Am't of Capital Stock then paid in.	Amount invested in Real Estate.	Amount invested in Personal Estate.	Amount invested in Mixed Estate.	Price paid for the same.	Their Estimated Value.	Am't of Property owned, and of Debts due the Corporation.	Exits' demands against the Corporation.	No. of Shares.
Tucker Manufacturing Company, . . .	1878. June 21,	1878. Mar. 26,	\$422,800	\$13,428	\$87,178	-	Unknown.	\$100,608	\$660,000	\$100,000	4,223
Turner's Falls Pulp Company, . . .	June 27,	May 1,	100,000	80,000	20,000	-	\$100,000	100,000	224,000	80,000	1,000
Taunton Iron Works Company, . . .	June 27,	June 26,	67,500	-	-	\$7,000	Unknown.	40,000	165,387	88,184	186
Taunton Locomotive Manufacturing Co., . .	July 15,	May 28,	218,500	57,145	179,708	-	226,843	286,852	452,355	86,657	487
Taunton Oil Cloth Company . . .	July 15,	June 17,	25,000	10,000	3,000	-	-	13,000	88,229	11,200	250
Turner's Falls Lumber Company, . . .	July 21,	May 28,	60,000	40,000	20,000	-	60,000	60,000	24,069	25,992	600
Taunton Tack Company, . . .	July 22,	June 12,	60,000	84,000	24,000	-	Unknown.	88,000	158,985	54,965	120
Taunton Copper Manufacturing Company,	July 26,	June 23,	900,000	307,288	7,243	-	314,527	314,527	1,316,578	209,912	900
Taunton Gas-Light Company, . . .	Aug. 30,	July 21,	80,000	60,863	4,461	-	66,014	66,014	121,364	687	1,600
United States Cartridge Company, . . .	Jan. 25,	Jan. 4,	67,816	None.	117,754	-	117,754	-	117,754	48,815	1,864½
Union Comb Company, . . .	Feb. 4,	Jan. 6,	44,000	35,076	33,296	-	33,296	33,296	77,980	47,426	440
Union Glass Company, . . .	Feb. 24,	Feb. 12,	150,000	50,000	165,196	-	60,000*	50,000	215,196	8,165	1,500
Union Marine Railway, . . .	Mar. 7,	Feb. 17,	Not spec'd.	250	7,898	-	8,143	2,000	1,898	645	68

Month	1871	1872	1873	1874	1875	1876	1877	1878	1879	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869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† And patents undeveloped.

Westfield Co-operative Store,  
\* Real Estate.

## Abstract of CERTIFICATES OF CONDITION of Corporations—Continued.

NAME OF CORPORATION.	When Certif- cate was filed.	Date of Annual or Semi-An- nual meeting.	Am't of Capl- tal Stock then paid in.	Amount invest- ed in Real Es- tate.	Amount invest- ed in Personal Estate.	Amount invest- ed in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Prop- erty owned, and of Debts due the Cor- poration.	Exist'g demands against the Corporation.	No. of Shares.
Washington Mills Emery Manufacturing Company (for 1872), . . . . .	1873. Jan. 21,	1872. May 6,	\$100,000	\$20,000	\$20,000	-	\$100,000	\$40,000	\$55,000	\$15,000	1,000
Worcester Gas-Light Company, . . . .	Jan. 25,	1873. Jan. 22,	500,000	130,000	407,300	-	622,300	537,300	576,500	122,900	5,000
Wason Manufacturing Company, . . .	Feb. 8,	Feb. 8,	150,000	279,983	230,007	-	510,000	510,000	665,866	142,748	1,500
Wood and Light Machine Company, . .	Feb. 8,	Jan. 21,	200,000	80,000	191,678	-	310,848	271,678	386,897	222,897	2,000
Washburn and Moen Manufacturing Co., .	Feb. 11,	Jan. 7,	1,250,000	646,625	1,008,772	-	1,656,397	1,656,397	1,852,443	379,427	12,500
Wildor Stove-Shelf and Machine Co., .	Feb. 11,	Jan. 6,	15,000	None.	15,000	-	15,000	15,000	16,795	1,067	150
Worthy Paper Company, . . . . .	Feb. 11,	Jan. 28,	100,000	85,594	38,246	-	123,840	123,840	167,930	64,172	1,000
Wenham Co-operative Union, . . . .	Feb. 11,	Jan. 11,	5,000	5,978	2,342	-	2,342	2,342	13,050	12,460	500
Westfield Gas-Light Company, . . . .	Feb. 15,	Jan. 29,	45,000	17,000	25	-	53,762	40,500	42,000	1,500	450
Winn Lock Company, . . . . .	Feb. 15,	Feb. 8,	Nothing.	None.	None.	-	Nothing.	-	12,000	10	120
Waltham Gas-Light Company, . . . .	Feb. 17,	Jan. 15,	75,000	10,000	65,000	-	Unknown,	75,000	95,931	13,020	750
Williams Manufacturing Company, . . .	Feb. 21,	Jan. 21,	50,000	33,000	28,786	-	61,786	48,000	80,099	19,408	500
Wampanoag Mills, . . . . .	Feb. 24,	Jan. 27,	400,000	555,771	91,904	-	647,675	647,675	647,675	214,245	4,000

Wilmington Manufacturing Company, . . . Apr. 18,	10,000	-	24,000	20,000	21,000	8,000	160
Worcester Steam Mills Company, . . . Feb. 3,	10,000	-	10,000	10,000	21,000	8,000	160
Williston Mills, . . . Apr. 23,	350,000	-	378,793	350,000	485,674	128,810	3,500
Woodman Peabbling Machine Company, . . . Feb. 11,	10,000	-	10,000	10,000	None.	2,000	100
Woodman Peabbling Machine Company, . . . May 12,	500,000	-	100,000	100,000	488,265	10,000	5,000
Washburn Iron Company, . . . May 31,	10,000	-	150,000	150,000	3,979	None.	200
Woman's Journal, Proprietors of the (for 1871), . . . June 7,	10,000	-	150	None.	200	150	200
Woman's Journal, Proprietors of the, . . . 1872, Jan. 7,	10,000	-	1,075	None.	1,200	1,443	200
Wells River Manufacturing Company, . . . 1873, Jan. 15,	45,000	-	4,000	4,000	77,458	27,382	450
Waverly Company, . . . May 5,	125,000	-	None.	160,000	160,000	None.	25,000
Ward Mining Company, . . . June 23,	30,000	-	3,000	3,000	30,000	1,500	300
Weymouth Iron Company, . . . June 18,	150,000	-	80,000	80,000	479,226	217,584	300
Ware River Manufacturing Company, . . . July 3,	5,000	-	None.	4,500	None.	None.	40
Walworth Manufacturing Company, . . . July 12,	400,000	-	43,000	43,000	700,863	339,240	4,000
Worcester Power Company, . . . July 16,	70,000	-	53,374	53,374	158,995	54,134	700
Washington Mills Emery Manuf. Co., . . . May 3,	100,000	-	20,000	20,000	45,810	10,822	1,000
Watuppa Manufacturing Company, . . . May 5,	75,000	-	75,000	75,000	50,305	31,205	1,000
Wheeler Cotton Mills, . . . June 16,	80,000	-	70,144	70,144	100,637	11,849	800
West Amesbury Manufacturing Company, . . . Aug. 19,	40,250	-	15,575	15,575	80,375	29,949	804
West Amesbury Manufacturing Company, . . . Aug. 25,	40,250	-	41,640	41,640	49,580	29,949	804



## Abstract of CERTIFICATES OF CONDITION of Corporations—Concluded.

NAME OF CORPORATION.	When Certif. case was filed.	Date of Annual or Semi-Annual meeting.	Amt. of Capital Stock then paid in.	Amount Invested in Real Estate.	Amount Invested in Personal Estate.	Amount Invested in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Amt. of Property owned, and of Debts due the Corporation.	Existing demands against the Corporation.	No. of Shares.
Walter Heywood Chair Company, . . .	1873, Oct. 14.	1873, Sept. 10.	\$240,000	\$173,443	\$200,187	-	\$410,000	\$373,630	\$571,430	\$333,341	2,400
Wamsutta Mills, . . . . .	Nov. 15.	Oct. 28.	2,000,000	1,052,190	1,295,468	-	2,632,826	2,000,000	3,316,455	1,113,260	20,000
Woburn Gas-Light Company, . . .	Nov. 19.	Oct. 14.	22,550	8,000	14,550	-	43,302	22,550	14,502	None.	451
Westboro' Co-operative Union, . . .	Dec. 15.	Oct. 9.	8,850	8,626	7,524	-	16,150	-	16,150	4,109	236
Whitman and Miles Manufacturing Co., . .	Dec. 31.	Sept. 17.	300,000	152,591	45,923	-	Unknown.	Unknown.	475,090	166,842	3,000
676 Certificates, . . . . .	. . . . .	. . . . .	\$130,394,230	\$65,946,173	\$79,319,151	\$7,884,947	\$99,602,910	\$129,538,203	\$207,166,424	\$72,223,511	-
Deduct for 22 Corporations filing more than one certificate each, 2 of which were for 1870, 10 for 1871 and 10 for 1872, which are added to the aggregates of those years, respectively. (See Table II.) . . . . .											
684 Corporations, . . . . .	. . . . .	. . . . .	3,176,390	1,248,716	791,003	-	1,223,811	1,923,003	3,000,409	983,203	-
	. . . . .	. . . . .	\$127,187,840	\$64,967,457	\$78,528,148	\$7,884,947	\$98,379,096	\$127,610,196	\$204,094,015	\$71,290,308	-

NOTE.—The "New England Horse-Shoe Company" deposited a Certificate December 31, but not complying with Section 50, Chapter 224, of 1870, it has not yet been filed and recorded.

The two items, "Price Paid" and "Then Value," are probably only an approximation to the true values sought by the Act, many Corporations not being able to ascer-

## GENERAL STATEMENT FOR 1873.

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Block of 91 corporations, organized under section 224 of chapter 224 of 1870, January 1 to December 31, . . . . .	\$8,677,450 00
Block of 2 corporations, re-organized under section 224 of chapter 224 of 1870, January 1 to December 31, . . . . .	900,000 00
Block of 1 company, organized under chapter 133 of 1873, and filed in 1873, . . . . .	60,000 00
	<hr/>
	<u>\$9,637,450 00</u>

Block of 4 Insurance Companies, organized under section 375 of chapter 375 of 1872, January 1 to December 31, . . . . .	\$950,000 00
Insurance of 2 Mutual Insurance Companies, organized under the same authority (one Mutual Company certifying to Capital, Fund, or Subscribed Income), January 1 to December 31, 1873, . . . . .	107,000 00
	<hr/>
	<u>\$1,057,000 00</u>

Block of 3 Railroad Corporations, organized under section 53 of chapter 53, of 1872, January 1 to December 31, . . . . .	\$300,000 00
	<hr/>

Capital of 74 corporations, certified as paid in section 32 of chapter 224 of 1870, . . . . .	\$9,875,800 00
Capital of one company, organized under chapter 1851, certified as paid in (in Certificate of Confirmation), . . . . .	60,000 00
	<hr/>
	<u>\$9,935,800 00</u>



Capital invested in real estate by 21 corporations, . . . . .	\$1,277,176 00
Capital invested in personal estate by 51 corporations, . . . . .	4,319,248 00
Capital invested in mixed estate, real and personal, by 15 corporations, the amount of each not stated, . . . . .	3,956,586 00
In cash on hand, 22 corporations certifying, . . . . .	322,790 00
The one company organized under chapter 133 of 1851, not required to certify how capital is invested, . . . . .	60,000 00
Total, . . . . .	<u>\$9,93</u>

From 29 corporations, organized in 1873, no certificates of the payment and investment of capital have been filed; amount of whose chartered capital was, . . . . \$2,17

3 Library Associations not required to have capital.

Increase of capital of 36 existing Joint Stock Corporations, \$3,61

Amount thereof paid in, together with \$212,500, a balance of an increase in 1872, not then wholly paid up, . . . 3,81

Increase of capital of 4 existing Insurance Companies, authorized to increase under sections 13 and 19, chapter 375 of 1872, . . . . . \$40

Amount thereof paid in, . . . . . 40

Increase of capital of 1 existing Railroad Corporation, authorized to increase, under chapter 379 of 1869, . . . \$6

Reduction of capital of 9 existing Joint Stock Corporations, amount of decrease, . . . . . \$56

Amount of present Capital Stock, . . . . . 81

Confirmation of organization of 2 corporations, certified to under section 66 of chapter 224 of 1870. Capital, . . . \$52

#### CERTIFICATES OF CONDITION, OR ANNUAL RETURNS FOR 1870.

Condition of 654 corporations certified under section 33 of chapter 224 of 1870:—

Amount of Capital Stock paid in, . . . . .	\$12
Amount of Capital Stock invested in real estate, . . . . .	6
Amount of Capital Stock invested in personal estate, . . . . .	7
Amount of Capital Stock invested in mixed estate, real and personal, the amount of each not stated, . . . . .	

for the same,* . . . . .	\$98,379,099
ated value thereof,† . . . . .	127,610,195
property owned by, and of debts due the 654	
ons certifying, . . . . .	204,096,015
existing demands against the same, . . . .	71,290,308

Two additional certificates of condition have been filed by sev-  
 above corporations, 2 of which were for the year 1870, 10 for  
 1, and 10 for the year 1872, the aggregates of which are de-  
 n the totals of 1873, and added to those of former years,  
 . (See Table II.)

ated cost of property of 181 corporations, whose certificates	
n, or fully return, this item, . . . . .	\$50,908,431
s making this return, . . . . .	98,379,099
	<hr/>
	\$149,287,530
ations, whose certificates did not return, or fully return, the	
of property, . . . . .	\$16,575,910
s making this return, . . . . .	127,610,195
	<hr/>
	\$144,186,105

tes are based upon the amount of Capital Stock, for the cost of property, not  
 upon the amount of investment in real or personal estate, for the present  
 o return is made.

TABLE I.—Aggregates under the Corporation Laws, for the several classes of Corporations, whose Certificates of Organization were filed in the Secretary's Department. (Continued on page 64.)

## JOINT STOCK COMPANIES.

Y E A R S .	No. of Corporations Organized.	Amount of Capital.	Corporations Re-organized.	Amount of Capital.	Corporations whose former Organization was Continued.	Amount of Capital.	CAPITAL PAID IN.		CAPITAL, HOW INVESTED.			
							No. of Corporations.	Amount.	No. of Corporations.	Real Estate.	No. of Corporations.	Personal Estate.
1851 to 1870, . . . . .	964	\$143,033,758	-	-	-	-	964	\$124,533,121	-	-	-	-
1871, . . . . .	4	460,000	-	-	-	-	4	419,604	-	-	-	-
1872, . . . . .	1	100,000	-	-	-	-	1	100,000	-	-	-	-
1873, . . . . .	1	60,000	-	-	-	-	1	60,000	-	-	-	-
Totals, . . . . .	970	\$143,553,758*	-	-	-	-	970	\$125,152,725†	-	-	-	-

## JOINT STOCK COMPANIES, UNDER CHAPTER 224 OF 1870.

1870, . . . . .	36	\$2,679,860	2	\$53,000	1	\$4,000	26	\$1,617,600	6	\$73,143	16	\$564,784
1871, . . . . .	84	9,737,950	10	1,526,050	5	691,000	63	5,673,654	20	1,323,005	40	2,432,506
1872, . . . . .	84	10,587,960	5	123,000	6	733,000	63	8,592,500	23	1,317,144	49	4,375,733



TABLE I.—*Aggregates under the Corporation Laws, &c.—Concluded.*  
JOINT STOCK COMPANIES—Concluded.

YEARS.	CAPITAL, HOW INVESTED—Con.				New Corporations which have not filed Certificates of Capital.	INCREASE OF CAPITAL.			REDUCTION OF CAPITAL.		
	Mixed Estate.		Cash.	Amount.		No. of Corporations.	Amount of Increase.	Amount paid in.	No. of Corporations.	Amount of Decrease.	Amt. of present Capital Stock.
	No. of Corporations.										
1861 to 1870, . . . . .	-	-	-	-	-	109	\$8,049,742	\$7,556,480	20	\$3,842,800	-
1871, . . . . .	-	-	-	-	-	-	-	-	-	-	-
1872, . . . . .	-	-	-	-	-	-	-	-	-	-	-
1873, . . . . .	-	-	-	-	-	-	-	-	-	-	-
Totals, . . . . .	-	-	-	-	-	109	\$8,049,742	\$7,556,480	20	\$3,842,800	-

JOINT STOCK COMPANIES, UNDER CHAPTER 224 of 1870—Concluded.

1870, . . . . .	6	\$286,779	15	\$303,806	6	2	\$248,000	\$248,000	4	\$2,283,000	\$765,000
1871, . . . . .	19	1,668,175	21	259,878	20	31	2,718,465	2,718,465	5	686,000	570,000
1872, . . . . .	11	2,143,506	24	263,118	22	37	3,078,575	3,766,075	12	917,000	943,000
1873, . . . . .	15	3,956,586	22	322,790	29	36	3,615,100	3,819,600	9	562,150	815,950

RAILROAD COMPANIES—Concluded.

Totals, . . . . .	-	-	-	-	-	-	-	-	4	\$400,000	\$400,000	-	-	-	-
1873, . . . . .	-	-	-	-	-	-	-	-	1	\$60,000	\$60,000	-	-	-	-



TABLE II.—Aggregates under the General Law, Chapter 224 of 1870; Certificates of Condition under Section 33, or Annual Returns.

Y E A R S .		No. of Corpo- rations Certi- fying.	Am't of Cap- ital Stock paid in.	Amount Invest- ed in Real Es- tate.	Amount Invest- ed in Personal Estate.	Amount Invest- ed in Mixed Estate.	Price paid for the same.	Then Estimated Value.	Am't of Prop- erty owned by and of Debit due the Cor- porations.	Ex't'g demands against the Corporations.
1870,	. . . . .	124	\$32,584,398	\$19,063,453	\$17,284,783	-	\$23,740,630	\$32,376,592	\$51,563,665	\$17,149,580
1870 (filed in 1871),	. . . . .	27	2,385,080	1,301,646	825,146	\$589,575	2,532,070	1,922,711	2,467,648	289,035
1870 (filed in 1872),	. . . . .	26	3,042,833	820,842	1,950,812	-	2,175,393	1,185,484	1,980,079	504,445
1870 (filed in 1873),	. . . . .	2	625,000	483,179	130,266	-	623,445	623,445	894,449	354,338
Totals,	. . . . .	179	\$38,637,411	\$21,679,120	\$20,191,007	\$589,575	\$29,072,438	\$38,108,232	\$56,904,841	\$18,297,398
1871,	. . . . .	538	\$102,806,589	\$43,479,067	\$62,370,197	\$9,156,118	\$66,976,850	\$101,239,230	\$149,207,743	\$46,937,390
1871 (filed in 1872),	. . . . .	47	9,900,497	2,783,315	3,028,322	1,640,000	7,812,704	4,562,873	11,356,425	4,673,397
1871 (filed in 1873),	. . . . .	10	1,177,700	271,167	232,312	-	296,567	485,449	950,897	311,965
Totals,	. . . . .	595	\$113,884,786	\$46,533,549	\$66,230,831	\$10,796,118	\$75,085,121	\$106,317,552	\$161,515,065	\$51,922,742
1872,	. . . . .	648	\$121,181,333	\$56,818,314	\$75,632,777	\$9,714,075	\$88,001,206	\$112,055,256	\$181,160,346	\$59,832,613
1872 (filed in 1873),	. . . . .	10	1,373,600	484,370	425,425	-	304,769	819,114	1,215,093	266,910

NAME OF EXPRESS COMPANY.	Authority by which Incorporated, or under which Acting.	Name of General Agent.	Residence in Massachusetts.	By whom Signed.	When Executed.	When Filed.
New York and Boston Express Company,	Laws of State of New York,	Frederick S. Leonard,	Worcester,	G. A. Fuller, President,	1871. July 18,	1871. July 24.
American Merchants' Union Express Co.,	Laws of State of New York,	William N. Melcher,	Lynn,	Wm. G. Fargo, Pres.,	July 21,	Aug. 2.
Wells, Fargo and Company (Corporation),	Laws of Territory of Colorado,	William N. Melcher,	Lynn,	{ Wm. G. Fargo, Pres., { Theo. F. Wood, Sec.,	July 21,	Aug. 2.
Adams Express Company,	Laws of State of New York,	Waldo Adams,	Boston,	{ Wm. B. Dinamore, Pres., { J. C. Babcock, Treas.,	July 22,	Aug. 10.
Four Companies (all filed in 1871).						

The following corporations organized under the statute (Ch. 224 of 1870), during the three years 1871 and 1872, have not yet filed the certificate required by Section 32 of said Act. The section is as follows: "Every corporation shall commence the transaction of the business for which it was organized or chartered, until the full amount of the capital stock has been paid in in cash, by filing a certificate of that fact, and of the manner in which the stock has, at the time of making the certificate been invested, as voted by the corporation to be invested, signed and sealed by the president, treasurer, and a majority at least of the directors, has been filed in the office of the secretary of the Commonwealth."

NAME OF CORPORATION.	Date of Incorporation.
American Carpet Cleaning Company, . . .	Nov. 8, 1870,
Foxboro' Straw Works, . . . . .	Aug. 1, " *
Magic Paper Collar Company, . . . .	Nov. 4, " †
New England Paving Company, . . . .	Sept. 15, "
Sutton Cranberry Company, . . . . .	Dec. 5, "
Wells River Manufacturing Company, . .	Dec. 1, "
6 Corporations in 1870.	
Backus Vise Company, . . . . .	Oct. 9, 1871.
Chace Mills, . . . . .	Nov. 11, "
Cigar Makers' Corporate Association, . .	Jan. 6, " *
Crescent Mills, . . . . .	Nov. 27, "
Crispin Co-operative Company, . . . .	Sept. 22, " †
F. A. Whitney Carriage Company, . . .	July 27, "

\* Dissolved by Legislature, May 6, 1872.

† Dissolved June 2,

NAME OF CORPORATION.	Date of Incorporation.	Amount of Capital.
per Company, . . . . .	July 6, 1871,	\$50,000
Workingmen's Co-operative Asso- . . . . .	May 11, "	3,500
ining Company of Colorado, . .	Jan. 13, "	20,000
p Mills, . . . . .	Sept. 15, " *	500,000
-operative Home Company, . .	Mar. 29, "	20,000
ers' Corporate Association, . .	Jan. 10, "	50,000
et Mills, . . . . .	July 11, "	250,000
Foundry and Machine Company,	Nov. 14, "	100,000
and Awl and Needle Company, .	Jan. 28, "	10,000
l New York Express Steamship tion, . . . . .	July 19, "	35,000
e Manufacturing Company, . .	Oct. 3, "	100,000
s, . . . . .	June 14, "	550,000
Co-operative Milk Company, . .	Jan. 4, "	1,000
per Company, . . . . .	Oct. 3, "	100,000
Corporations in 1871.		
e Printing Company, . . . . .	Oct. 8, 1872,	150,000
Metallic Packing Company, . .	Feb. 15, " †	80,000
Fog-Horn Company, . . . . .	Mar. 27, "	50,000
ker Company, . . . . .	Mar. 15, "	50,000
y Mills, . . . . .	June 3, "	1,000,000
no-Forte Action Manuf. Co., . .	Nov. 14, "	5,000
Isinglass and Glue Company, . .	Nov. 26, "	20,000
per Company, . . . . .	Feb. 23, "	200,000
, . . . . .	Feb. 28, "	500,000
ty Iron Company, . . . . .	Mar. 26, "	100,000

January 3, 1874.

† Dissolved June 2, 1873.



NAME OF CORPORATION.	Date of Incorporation.
Greylock Manufacturing Company, . . .	Apr. 26, 1872.
Jessup and Laffin Paper Company, . . .	July 12, "
Moseley Safety Steam-Boiler Company, . . .	Mar. 5, "
Osborn Mills, . . . . .	Feb. 1, "
Pioneer Co-operative Building Society, . . .	July 27, "
Sagamore Mills, . . . . .	Apr. 19, "
Salem Shade-Roller Manufacturing Company, . . .	Aug. 3, "
Shove Mills, . . . . .	Apr. 2, "
South Hingham Co-operative Ice Company, . . .	Dec. 18, "
Springfield Collar Company, . . . . .	Nov. 13, "
Union Grocery Co-operative Association, . . .	Mar. 8, "
Warren Paper Company, . . . . .	July 11, "
22 Corporations in 1872.	

29 Corporations in 1873, not filing Certificates of payment of Capital, are indicated in the first table of Abstract 6-13 of the present Returns.

TABLE IN THE SECRETARY'S DEPARTMENT UNDER  
INCORPORATION ACT OF 1870, CHAPTER 224, AND  
FEE SCHEDULES THEREON.

and recording the CERTIFICATE OF ORGANIZATION, including  
Statement of Association, together with the issuing of the Secretary's  
Certificate of INCORPORATION, having "the force and effect of a  
charter," under Sections 11 and 12 of Chapter 224 of 1870, *one-*  
*per cent. of the amount of the capital stock* as fixed by the  
By-laws of the Association.

(Chapter 356 of 1871) shall not be less in any case than *five*  
dollars, and shall it exceed *two hundred dollars*.

and recording the CERTIFICATE OF PAYMENT OF CAPITAL,  
under Section 32, Chapter 224 of 1870, ONE DOLLAR.

and recording the CERTIFICATE OF CONDITION (or *annual*  
Statement under Section 33, Chapter 224 of 1870, FIVE DOLLARS.

and recording the CERTIFICATE OF INCREASE OF CAPITAL,  
under Section 34, Chapter 224 of 1870, *as amended by Chapter 356 of 1871,*  
*one per cent. of the amount by which the Capital is in-*  
*creased*, that the amount so to be paid shall not, when added  
to amounts previously paid for filing and recording certifi-  
cate under Section 11 or Section 12 and under Section 34 of said Act"  
(Chapter 224 of 1870), "exceed in any case the sum of *two hundred dol-*

and recording the CERTIFICATE OF REDUCTION OF CAPITAL,  
under Section 35, Chapter 224 of 1870, ONE DOLLAR.

and recording the CERTIFICATE OF AUTHORIZATION, under  
Section 54, Chapter 224 of 1870, ONE DOLLAR.

and recording the CERTIFICATE OF CONFIRMATION OF OR-  
GANIZATION, under Section 66, Chapter 224 of 1870, ONE DOLLAR.

and recording copies of any of the records mentioned in Chapter 224 of  
1870, FIFTY-FIVE CENTS EACH PAGE, and twenty-five cents for the  
first page of the same.

and recording the CERTIFICATES OF ORGANIZATION, of com-  
panies organized under Chapter 133 of 1851, or Chapter 61 of the General  
Incorporation Act previous to June 9, 1870, and not before recorded, FIVE DOL-

#### RAILROAD CORPORATIONS.

and recording the CERTIFICATE OF SUBSCRIPTION, *and of partial payment*  
of the Capital Stock, under Chapter 333 of 1871, FIFTY DOLLARS.

and recording the ARTICLES OF ASSOCIATION, and accom-  
panying CERTIFICATES, and issuing the Secretary's Certificate of Incorporation  
under Chapter 53 of 1872, FIFTY DOLLARS.



For filing *and recording* the CERTIFICATE OF INCREASE OF of Railroad Corporations, under Chapter 53 of 1872, or under Acts of Incorporation, ONE DOLLAR.

#### INSURANCE CORPORATIONS.

##### *Fees under Chapter 375 of 1872.*

For filing and recording the CERTIFICATE OF ORGANIZATION, the Agreement of Association, together with the issuing of the *Certificate of Incorporation*, having "the force and effect of Charter," under Section 9 of Chapter 375 of 1872, TWENTY-DOLLARS.

For filing and recording the CERTIFICATE OF INCREASE OF or of GUARANTEE FUND, under Section 13, Chapter 375 of 1872, DOLLARS.

For filing and *recording* the CERTIFICATE mentioned in Section 13, Chapter 375 of 1872, ONE DOLLAR.

Records for 1873 occupy several volumes, amounting to 2,000 folio demy.

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Commonwealth of Massachusetts.

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TWENTY-SECOND ANNUAL REPORT  
OF THE  
COMMISSIONERS ON PUBLIC LANDS.

---

Excellency WILLIAM B. WASHBURN, *Governor of the  
Commonwealth of Massachusetts.*

Commissioners on Public Lands have the honor to submit to the Excellency their Twenty-Second Annual Report. The great fire of last November in the city of Boston, has created a comparatively little demand for lands of the Commonwealth in the Back Bay. The Commissioners have therefore deemed it expedient to propose a public sale. The contractor has failed to complete the filling of these lands, having been obliged, as he states, to apply his chief attention to the making of avenues and the filling of lands belonging to the city of Boston, the Water Power Company, and other parties. As these avenues and lands are nearly contiguous to the lands of the Commonwealth, no material injury has been sustained by the delay of the contractor to fulfil his engagements. He promises to resume the work and complete it in the next year.

The residue of land belonging to the Commonwealth in the Back Bay comprises about 400,000 square feet, the larger portion of which has been filled to grade. When, to meet a demand for it, this land shall be offered for sale, the Commis-



sioners have no reason to doubt that prices heretofore will be fully sustained. The estimated value may be placed at about \$1,300,000, contingent only upon the prosperity of the country and the manner in which values are affected by the currency.

In conformity with the provisions of chapter 207 of the Acts of the last session of the legislature, the Commissioners have conveyed to the city of Boston, "for the purpose of building a school-house thereon," 22,960 square feet of land situated at the corner of Exeter and Newbury Streets, for a consideration of \$59,080. This sum increases the total of proceeds of sale of lands, as stated by the Commissioners in their last annual report, to \$3,934,432.47.

The cost of filling and grading the land, including edge-stones, sewerage, engineering, and all necessary improvements, amounts to \$1,569,217.77.

By chapter 174 of the Acts of the last session of the legislature, a lot of land in the form of a trapezoid, at the intersection of Huntington Avenue and Boylston Street, containing upwards of thirteen thousand square feet, is devoted to the use of the Institute of Technology. The disposal of this lot of land, estimated to be worth about \$60,000, directed to that extent the estimated revenues from sales of land to be paid into the treasury. In looking at the results of this great enterprise of reclaiming the Back Bay territory, in which the Commonwealth originally entered with much doubt and misgiving, and without providing cash means for carrying on the work, it may be proper not to omit mention of the large areas of land which have been appropriated for other purposes, but of which no account has been made to the treasury. In addition to the lot of land (more than 13,000 square feet) herein referred to, the Institute of Technology and the Society of Natural History have received nearly 132,000 square feet of filled land, and the city of Boston, under an order and by award of commissioners, has received 165,000 square feet as a means of enlarging the public garden, and in consideration of relinquishing any right to erect buildings thereon. The cost of filling these 310,000 feet of land, and of making streets therewith connected, has been paid from the proceeds of sales of land devoted for carrying on the entire

Commonwealth donated this quantity of land for purposes of highest utility and ornament, receiving no pecuniary consideration therefor, excepting its beneficial effect upon the people. Heretofore the Commissioners have made no reference to these donations in connection with their bearing financial results; and attention is called to the matter by the report as indicating what disposition has been made of the lands of the Commonwealth originally placed in charge of this Commission.

Chapter 58 of the Resolves of the last session of the Legislature, the Commissioners were authorized, with the approval of your Excellency, to transfer to the land agent of the State of Maine, on his application therefor, such of the books, field-notes and other archives of the Maine lands, as in his judgment can be so transferred without detriment to the interests of the Commonwealth. In conformity with this authority they have received your Excellency's approval of the transfer of the following documents:—

One hundred and twenty books of copies of field-notes, of surveys, and a miscellaneous lot of small books of original field-

notes on file of the conveyances made by this Commonwealth of the lands in the State of Maine.

Books of miscellaneous plans, numbered from one to one hundred and five.

A lot of miscellaneous papers relating to the Bingham land purchases.

The above documents have not, at the date of this Report, been delivered to the land agent of Maine. After their delivery to him, they will still remain in this office all the record books of conveyances made by the Commonwealth, the plans of lands of the Lottery lands, and other papers which the Commissioners deem proper should continue in the custody of the Commonwealth.

FRANKLIN HAVEN,

EDW'D C. PURDY,

*Commissioners on Public Lands.*



ANNUAL REPORT

OF THE

ATTORNEY GENERAL

FOR THE YEAR ENDING

DECEMBER 31, 1873.

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BOSTON:

WRIGHT & POTTER, STATE PRINTERS,  
CORNER OF MILK AND FEDERAL STREETS.

1874.



# Commonwealth of Massachusetts.

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ATTORNEY GENERAL'S OFFICE, BOSTON, }  
7 COURT SQUARE, Jan. 19, 1874. }

*Honorable the Speaker of the House of Representatives.*

I have the honor to transmit herewith my Annual  
for the year ending December 31, 1873.

I am, very respectfully,  
Your obedient servant,

CHAS. R. TRAIN.

E. SANFORD.





# Commonwealth of Massachusetts,

ATTORNEY GENERAL'S OFFICE, BOSTON, {  
7 COURT SQUARE, JAN. 19, 1874. }

*Table the Speaker of the House of Representatives.*

I have the honor to submit my Report for the year  
December 31, 1873.

The whole number of cases in the courts of the Common-  
wealth which have required my personal attention, is 237,  
as follows:—

Indictments for capital crimes, . . . . .	13
Examinations and reports in criminal cases, . . . . .	137
Examinations upon the relation of the insur- ance commissioner, . . . . .	42
Examinations upon the relation of the harbor commissioners, . . . . .	3
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are appended showing the details of the cases  
which have been under my charge during the past year.

The number of applications for requisitions upon the ex-  
ecution of other States for the return of fugitives from  
Massachusetts has been thirty-two; the number granted, twenty-  
one; the number refused, six; the number of criminals returned  
for trial, thirteen; the number of requisitions  
presented, twenty-one; granted, twenty-one.

Following indictments for murder have been tried and  
disposed of, in the supreme judicial court:—

## IN THE COUNTY OF HAMPDEN.

An indictment against Albert H. Smith for the murder of Charles D. Sackett, by shooting with a pistol. Trial commenced on the 22d, and concluded on the 28th of April, before the late Chief Justice Chapman and Mr. Justice Colt. Defence, insanity. Verdict, guilty of murder in the first degree. Smith was sentenced to death. N. A. Whitney and M. B. Whitney were counsel for the prisoner.

## IN THE COUNTY OF MIDDLESEX.

1. An indictment against Daniel S. Marsh for the murder of George Marsh, by drowning, in August, 1871. Trial commenced on the 14th of October, before Chief Justice Gray and Mr. Justice Colt. Defence, insanity. Verdict, guilty of murder in the second degree. Prisoner was sentenced by Chief Justice Gray to imprisonment for life. W. B. Gale and Charles Pindell, counsel for the prisoner.

2. An indictment against Mark Boothby for the murder of his wife, by shooting with a gun. Trial, October 14th, before Chief Justice Gray and Mr. Justice Colt. Defence, a general denial. Verdict, guilty of murder in the second degree, and sentenced to imprisonment for life. O. Brewster and W. G. Sprague, counsel for the prisoner.

## IN THE COUNTY OF SUFFOLK.

1. An indictment against Abiatha Grant for the murder of Frank Clifford, by stabbing with a knife. Trial commenced on the 14th of October, before Chief Justice Gray and Mr. Justice Colt. Defence, insanity. Verdict, guilty of manslaughter, and Grant was sentenced to state prison for the term of fifteen years. R. Morris and E. Pillsbury, counsel for the prisoner.

2. An indictment against Bernard Boland, *alias* Bernard Hughes, for the murder of Franklin Hall. Trial commenced on the 14th of October, before Chief Justice Gray and Mr. Justice Colt. Defence, insanity. Verdict, guilty of murder in the second degree, and he was sentenced to imprisonment for life. R. Morris, counsel for the prisoner.

3. An indictment against Leavitt Alley for the murder of Abijah Ellis with an axe. Trial before Justices W. B. Morton from February 3d to 12th inclusive. Defence, general denial. Verdict, not guilty. G. A. Somers and L. S. Dabney were counsel for the prisoner.

indictment against Patrick Foley for the murder of a child. It appearing to me that there was not evidence sufficient to authorize a conviction, the prisoner was committed on his own recognizance.

indictment against James Cullen for the murder of John Cullen. The evidence being insufficient in my opinion to warrant a conviction, Cullen was discharged on his own recognizance.

Persons under indictment for murder, who have been committed to the Taunton Lunatic Hospital by the superior judicial court as insane, Dr. W. W. Godding, the physician, reports to me as follows, under date of January 1874 :—

JOHN CARROLL, from Essex County, in 1867. This man is anxious to have something done for him. I can detect no insanity at present; the mind is slightly weakened. He has been quite demented in the early part of his confinement here. I believe there is evidence that his insanity was produced from drink.

JOHN DONNELLY, from Middlesex, in 1870. This man has recently returned from an elopement of long standing. I am obliged to keep him in solitary confinement to prevent escape. He is demented, and such close quarters tend to make him more so. I think his mental condition improved while he was out. I should be thankful if he could be placed in some place as secure as the state hospital. I do not think his mind in a condition to warrant a trial.

JOHN SULLIVAN, from Middlesex, in 1872. This man is not fit for trial. There is some mental improvement, but I still consider him as still insane.

JOHN SCANNELL, from Norfolk, in 1872. I think this man is sane, although he formerly entertained delusions which have now gone, but he is not in my opinion of sound mind.

JOHN CARNEY, from Norfolk, in 1871. This man has a sound mind, but with considerable shrewdness. I find no insanity about him. He clearly feigned it when admitted. I do not consider him of full intellectual capacity.

THOMAS BRANNAN, from Suffolk County, in 1871. I believe Brannan has reached his normal mental condition is a fair average of his class. He has at times expressed a wish to be brought to trial, and I have previously mentioned his case to the attorney general, and have also, at his request, written his counsel about him. Brannan is quite sane, and it is possible that the excitement of a trial might develop some latent insanity that is not apparent to me. I think not, however. The insanity probably resulted from drink.

In my last annual report I had the honor to recommend that the law regulating challenges in criminal cases should be amended so as to give the Commonwealth the same right of challenge as is given to the prisoner. Following my recommendation, the legislature of 1873 gave the Commonwealth the right in capital cases, or when the offence was punishable by imprisonment for life, to challenge peremptorily ten of the jurors from the panel called to try the case. This legislation admitted the propriety of my recommendation and was an improvement on previous legislation. The reason still remains for giving the Commonwealth the same rights in this regard which are given to the prisoner. This has been done in other States, and I respectfully recommend the recommendation for the reasons urged in my last report.

Two executions have taken place during the year. The first, that of Leavitt Alley, attracting great attention on account of the atrocity of the crime charged, and the character of the evidence against the prisoner, resulted in an acquittal. The other three transactions are still fresh in the mind of the community.

Since the division of the crime of murder into degrees, experience has demonstrated that juries will return a verdict of guilty of murder in the second degree, instead of the first, when there is the slightest ground for it, and so when there is not, since such a verdict does not involve the possibility of taking the life of the prisoner. This



in favor of the abolition of capital punishment, the innocent may be executed instead of the oppressions upon the jurymen with fearful power. It places the victim of the law beyond the reach of the "most imperfect reparation"; and while, in most of the counties of the Commonwealth, juries may be obtained to convict of murder in the first degree, if the testimony is positive and plenary, in those cases in which the facts are circumstantial, although it may satisfy everybody, they will fail to satisfy the jury, if their verdict is to condemn the prisoner to death. The reasonable doubt, the benefit which they are instructed to give the prisoner, becomes a shield that he possibly may not be the guilty party, and the prisoner is acquitted, when, if the death of the prisoner had been involved, he would have been convicted.

Are these suggestions as applicable to that class of crimes as the crime, if murder at all, is murder in the first degree and cannot be of a lower grade.

In my opinion, the certainty of conviction of a crime punished by imprisonment for life will be far more effectual in deterring men from the commission of murder, than the great severity of punishment by death, and if juries are permitted, by law, to relieve themselves of the terrible responsibility which they now feel in capital cases, growing out of the existence of the death-penalty, convictions would be rare where acquittals now take place. If an error has occurred in the trial and conviction of a man sentenced to imprisonment for life, that error can be measurably repaired, but not so to the unfortunate being whose life has been lost. As our law now stands, secret murder in this commonwealth may possibly have become one of the safest of

to leave, therefore, without attempting to discuss the merits beyond these practical suggestions, to submit to the public, whether it is not desirable, either to abolish the death-penalty, or to provide that whenever the jury shall find a verdict of guilty of murder in the first degree, with a recommendation to mercy, the death-penalty shall not be executed, but the sentence shall be imprisonment for life.



In September last, James West, a convict in the state prison, was brought before the supreme judicial court for a writ of habeas corpus, claiming that he was unlawfully detained in confinement, after the expiration of his sentence. It appeared that West, on the 15th of December, 1867, had been sentenced by the superior court, for the crime of larceny in Suffolk, to imprisonment in the state prison for five and a half years. On the 30th day of November 1867, a writ of habeas corpus was granted him, on condition, "that if he be convicted of any crime sentencing him to the jail, house of correction or state prison, he serve the remaining part of the sentence." On the 22d day of October, 1869, West, under the name of Jeremiah Conlin, was sentenced by the superior court of Essex County (having been convicted of the crime of larceny from the person) to imprisonment in the state prison for the term of four years. On the 9th day of November, 1869, it appearing that West had violated the condition of his pardon, the governor and council ordered that he be confined in the state prison for the unexpired term of his first sentence, and it was to test the legality of his confinement, under the order, that the habeas corpus was granted. His second sentence having expired on the 18th of July, 1870, West was discharged, after argument before the full court and Chief Justice Gray in delivering the opinion says:

"The governor and council had no authority to order him to be imprisoned, after the expiration of the term of his original sentence, computed continuously, from its commencement. The theory of the statute of 1867 (c. 177, § 13 and 16, which were repealed by the statute of 1870) is manifestly is, that the remanding of a convict to prison by the executive, under the statute, and not by the court, should be nothing more than a remanding to the institution from which he had been released, and for so long a period thereof as remained unexpired."

The object of a conditional pardon is to put the convict on probation by allowing him his liberty, and at the same time holding him in control by the condition, that if he violates the law, he shall not be relieved from the punishment attached to his original crime.

ject is not attained if the period of time between conditional pardon, and his subsequent arrest, is to be part of the term of sentence.

to the legislature the propriety of either amendment of 1867, or repealing it altogether, and restoring provisions of the 197th chapter of the General Statutes, repeals.

law now stands, it seems to be reasonably certain, that any person who falsely makes, alters, forges or counterfeits any document not specifically named in section 1 of chapter 95 of the General Statutes, or utters and publishes as true any forged document, can only be punished by imprisonment in the house of correction as at common law.

frauds committed by the alteration of certificates of title to the extent of hundreds of thousands of dollars, have been left untouched by the statute, and cannot be punished by imprisonment in the state prison under an indictment for forgery. I respectfully suggest, therefore, that the statute be so amended as to include "any certificate of title on any evidence or muniment of title to property."

Chapter 95, section 7 of the General Statutes it is proposed to amend "when a public administrator neglects to return to the treasury, settle an account, or perform any other duty required of him in relation to any estate, and *there shall be no heir entitled thereto*, the district attorney, for the district within which the administrator received his appointment, shall, in behalf of the Commonwealth, prosecute all persons who do all acts necessary and proper to insure a safe and faithful administration of the estate, and the proceeds of the estate shall be paid into the treasury."

It often happens, and may often happen, that it is impossible for the district attorney to say that there is no heir, and that a contest arises, as to whether there is an heir or not. If the funds are retained by the public administrator, they ought to be in the treasury of the Commonwealth. A provision should be, that if no heir appears within a specified time, say one or two years, after letters of administration are granted, the administrator shall pay the funds into the treasury of the Commonwealth. If an heir afterwards appears, his money is preserved safely for him in the

state treasury, and if no heir appears, the funds a right place, as escheated to the Commonwealth. It is wrong that considerable sums remain in the hands of public administrators indefinitely, for the reason that the district attorney cannot show that there is no heir. I respectfully ask that this wrong may be remedied by appropriate legislation.

There does not seem to be any adequate provision for the protection of the community against the appropriation of the property of receivers and other officers appointed by the judicial tribunals, of property thus entrusted to their custody and management. During the past year a large amount of the bonds of the United States, in the hands of one of the receivers of a life insurance company, appointed by the supreme judicial court, were converted by him to his own use. The mode of proceeding usually to guard the community against such a breach of trust, I suggest the propriety of so amending the laws in relation to embezzlement, as to include that class of officers, and such others as the legislature may deem expedient.

Robert S. Rantoul, Esq., the arbitrator between the Commonwealth and the Massachusetts Historical Society, in relation to the Hutchinson papers, under chapter 8 of the Resolves of 1871, has made his report, and the papers filed by him have been surrendered to me by the Society and placed in the archives of the Commonwealth. His report is submitted herewith. No provision was made in the laws for any compensation for his services. I respectfully suggest such an appropriation for this purpose as, after consultation with the Historical Society, shall appear to the legislature to be just and reasonable.

The sum of one hundred forty  $\frac{50}{100}$  dollars has been expended under section 24 of chapter 14 of the Statutes, for the contingent expenses of civil actions.

I remain, very respectfully,

Your obedient servant,

CHAS. R. TAYLOR

## CASES

*and conducted by the Attorney General from January 1st to December 31st, 1873.*

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## COUNTY OF BERKSHIRE.

*wealth v. Patrick Bossidy. S. J. C. Aiding in main-  
nuisance. Report S. C. New trial ordered.*  
*wealth v. Maturin Ballou. S. J. C. Liquor nuisance.*  
*S. C. Exceptions overruled.*  
*Same. S. J. C. Common seller of liquor. Exceptions*  
*ceptions overruled.*

## COUNTY OF BRISTOL.

*wealth v. Margaret Harlow. S. J. C. Liquor nuisance.*  
*S. C. Exceptions sustained.*  
*wealth v. Joseph Leo. S. J. C. Keeping liquor for sale.*  
*S. C. Exceptions overruled.*  
*wealth v. Enos S. Williams. S. J. C. Defacing a build-  
ptions S. C. Exceptions sustained.*  
*wealth v. Annis A. Lincoln, Jr. S. J. C. Assault and*  
*Exceptions S. C. Exceptions overruled.*  
*wealth v. Certain Intoxicating Liquors. (James E.*  
*mant.) S. J. C. Proceeding for forfeiture. Exceptions*  
*ceptions overruled.*  
*wealth v. William A. Pease. S. J. C. Liquor nuisance.*  
*S. C. Exceptions sustained.*  
*wealth v. Henry Kendall. S. J. C. Indecent assault.*  
*S. C. Not yet decided.*  
*wealth v. James Maloney. S. J. C. Keeping liquor for*  
*ptions S. C. Exceptions sustained.*  
*wealth v. Patrick J. Lunney. S. J. C. Liquor nuisance.*  
*S. C. Exceptions overruled.*  
*wealth v. Edward Galligan, 3d. S. J. C. Liquor nui-  
ceptions S. C. Exceptions sustained.*  
*wealth v. Henry Fay. S. J. C. Uttering forged check.*  
*S. C. Exceptions overruled.*



Commonwealth v. Certain Intoxicating Liquors. (A White, claimant.) S. J. C. *Proceeding for forfeiture.* E. S. C. Exceptions overruled.

Commonwealth v. Michael Haber. S. J. C. *Keeping liquor for sale.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Dennis Galligan. S. J. C. *Liquor for sale.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Gardner D. Bosworth. S. J. C. *Keeping liquor for sale.* Exceptions S. C. Exceptions sustained.

#### COUNTY OF ESSEX.

Commonwealth v. Terence Carroll. S. J. C. *Murder.* Defendant still in lunatic hospital.

Commonwealth v. Dennis Calhane. S. J. C. *Selling liquor.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Edward Dailey. S. J. C. *Burglary.* Exceptions S. C. Not yet decided.

Commonwealth v. Certain Intoxicating Liquors. (White, claimant.) S. J. C. *Proceeding for forfeiture.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Certain Intoxicating Liquors. (John Dermott, claimant.) S. J. C. *Proceeding for forfeiture.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Certain Intoxicating Liquors. (James Wilson, claimant.) S. J. C. *Proceeding for forfeiture.* E. S. C. Exceptions waived.

Commonwealth v. John Flanagan. S. J. C. *Liquor for sale.* Exceptions S. C. Exceptions waived.

Commonwealth v. John McShane. S. J. C. *Liquor for sale.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Thomas Dixon. S. J. C. *Liquor for sale.* Exceptions S. C. Exceptions overruled.

Commonwealth v. John Lyden. S. J. C. *Keeping liquor for sale.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Bernard Carey. S. J. C. *Keeping liquor for sale.* Exceptions S. C. Exceptions overruled.

Commonwealth v. James Kelley. S. J. C. *Liquor for sale.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Horace C. Kelly. S. J. C. *Adults.* Exceptions S. C. Exceptions waived.

Commonwealth v. Margaret Wilson. S. J. C. *Adults.* Exceptions S. C. Exceptions waived.

Commonwealth v. Joseph N. Lane. S. J. C. *Polygamy.* Verdict set aside and new trial ordered.

wealth v. Thomas Thornton. S. J. C. *Cruelty to ani-*  
 ceptions S. C. Exceptions overruled.

## COUNTY OF FRANKLIN.

wealth v. Arad F. Terry. S. J. C. *Perjury.* Excep-  
 Exceptions overruled.

## COUNTY OF HAMPDEN.

wealth v. Albert H. Smith. S. J. C. *Murder.* Ver-  
 25, guilty of murder in the first degree. Sentence—

wealth v. New York, New Haven & Hartford Railroad  
 ee cases.) S. J. C. *Obstructing highway.* Exceptions  
 ceptions overruled.

wealth v. W. Clark, *alias* Wm. Vosburgh. S. J. C.  
 Exceptions S. C. Exceptions overruled.

wealth v. Owen Murphy. S. J. C. *Assault with intent*  
 Exceptions S. C. Exceptions waived.

matter of Charles R. Brown. S. J. C. *Habeas corpus.*  
 remanded.

## COUNTY OF HAMPSHIRE.

wealth v. William McCandless. S. J. C. *Liquor*  
 Exceptions S. C. Exceptions sustained.

wealth v. Patrick Moloney. S. J. C. *Keeping liquor*  
 Exceptions S. C. Exceptions sustained.

wealth v. Patrick McNamee. S. J. C. *Common*  
 Exceptions S. C. Exceptions overruled.

wealth v. Washington Graves. S. J. C. *Larceny.*  
 C. Appeal dismissed.

wealth v. Charles Bush. S. J. C. *Assault and battery.*  
 S. C. Exceptions overruled.

wealth v. Alexander Strangford. S. J. C. *Concealing*  
*personal property.* Report S. C. Judgment on the ver-

wealth v. Thomas J. Garvey. S. J. C. *Keeping liquor*  
 Exceptions S. C. Exceptions waived.

wealth v. Ellen Munsey. S. J. C. *Common seller.* Ex-  
 C. Exceptions sustained.

wealth v. William J. Sheehan. S. J. C. *Keeping liquor*  
 Exceptions S. C. Exceptions overruled.

## COUNTY OF MIDDLESEX.

wealth v. Andrew Donnelly. S. J. C. *Murder.* De-  
 ill in lunatic hospital.



Commonwealth v. Joseph Sullivan. S. J. C. *Murder*. Defendant still in lunatic hospital.

Attorney General v. Benjamin F. Woods. S. J. C. *Information to restrain building of dam*. Injunction ordered.

Nathan Tufts, Jr., et al. v. City of Charlestown, et al. S. J. C. Petition for appointment of Commissioners, &c. C. I. Reed, G. M. Brooks and Geo. F. Choate appointed Commissioners.

Commonwealth v. William P. Bearse. S. J. C. *Mixing poison with food*. Exceptions S. C. Exceptions overruled.

Attorney General v. Boston & Lowell Railroad Corporation. S. J. C. *Information for injunction*. Not yet heard.

Commonwealth v. Thomas Ryan. S. J. C. *Malicious mischief*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Charles W. Dascom. S. J. C. *Assault and battery*. Exceptions S. C. Exceptions overruled.

Henry M. Chamberlain and others v. Charles H. Stearns and others. S. J. C. *Bill in equity for instructions as to will*.

Commonwealth v. Michael Dunn. S. J. C. *Keeping liquor for sale*. Report S. C. Judgment on the verdict.

Same v. Same. S. J. C. *Liquor nuisance*. Appeal S. C. Judgment affirmed.

Commonwealth v. James S. Wiggin. S. J. C. *Assault and battery*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Jeremiah Locke. S. J. C. *Illegal transportation of liquor*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Thomas McCormick. S. J. C. *Illegal keeping of liquor*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Francena H. Cheney. S. J. C. *Nuisance*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Certain Intoxicating Liquors. (Henry Emery claimant.) (Two cases.) S. J. C. *Proceeding for forfeiture*. Appeal S. C. Appeal dismissed.

Commonwealth v. Frank Dogherty. S. J. C. *Larceny*. Exceptions S. C. Exceptions overruled.

Commonwealth v. James H. Nichols. S. J. C. *Adultery*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Bartley Carr. S. J. C. *Assault on officer*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Robert Carr. S. J. C. *Keeping liquor for sale*. Appeal S. C. Judgment affirmed.

Eastern Railroad Company v. Samuel E. Chamberlain and another. S. J. C. *Bill in equity to enjoin warden of state prison*. Injunction refused.

General v. Eastern Railroad Company. S. J. C. *In-  
r obstructing harbor.* Preliminary injunction granted.  
Woodbridge v. State Board of Health. S. J. C. *Pe-  
titorari.* Petition dismissed.  
Locke v. State Board of Health. S. J. C. *Petition for*  
*Petition dismissed.*  
wealth v. Daniel Marsh. S. J. C. *Murder.* Guilty of  
second degree. Sentence—imprisonment for life.  
wealth v. Mark Boothby. S. J. C. *Murder.* Trial  
d 14. Verdict—guilty of murder in second degree.  
imprisonment for life.

## COUNTY OF NORFOLK.

wealth v. Dennis Carney. S. J. C. *Murder.* De-  
in lunatic hospital.  
wealth v. David Scannell. S. J. C. *Murder.* De-  
in lunatic hospital.  
wealth v. John Hammond. S. J. C. *Liquor nuisance.*  
S. C. Exceptions overruled.  
wealth v. Andrew Finnegan. S. J. C. *Liquor nuisance.*  
S. C. Exceptions overruled.  
wealth v. Mary Flaherty. S. J. C. *Liquor nuisance.*  
S. C. Exceptions overruled.  
wealth v. Peter Smith. S. J. C. *Larceny in a building.*  
S. C. Exceptions overruled.  
wealth v. Thomas Hayes. S. J. C. *Keeping liquor for*  
*ptions* S. C. Exceptions overruled.  
wealth v. Jason B. Reynolds. S. J. C. *Keeping liquor*  
*ptions* S. C. Exceptions overruled.  
wealth v. Charles H. Stratton. (Two cases.) S. J. C.  
*ptions* S. C. Not yet decided.

## COUNTY OF PLYMOUTH.

wealth v. John Hayes. S. J. C. *Liquor nuisance.* Ex-  
C. Exceptions overruled.  
wealth v. Prince E. Penniman. S. J. C. *Liquor*  
*ptions* S. C. Exceptions waived.  
wealth v. Oscar F. Sampson and another. S. J. C.  
*ptions* S. C. Exceptions overruled.

## COUNTY OF SUFFOLK.

wealth v. Thomas Branning, *alias* Thomas Brennan.  
*urder.* Defendant still in lunatic hospital.

*Commonwealth v. Abiathar Grant, alias Abither Grant. Murder.* Plea—guilty of manslaughter. Sentence—five imprisonment.

*Commonwealth v. Bernard Boland, alias Richard Hugh C. Murder.* Plea—guilty of murder in the second degree. Sentence—imprisonment for life.

*Commonwealth v. Leavitt Alley.* S. J. C. *Murder.* Trial 3 to 12. Verdict—not guilty.

*Commonwealth v. James Cullen.* S. J. C. *Murder.* Trial on his own recognizance.

In the matter of James McElhaney. S. J. C. *Petition for writ of habeas corpus.* Petition refused.

*Commonwealth v. Patrick Foley.* S. J. C. *Murder.* Trial guilty. Discharged on his own recognizance.

Four Farm Oil Company, Petitioners, &c. S. J. C. *Petition for dissolution of corporation.* Not yet tried.

Boston Bennyhoff Reserve Oil Company, Petitioners, &c. *Petition for dissolution of corporation.* Not yet tried.

*Commonwealth v. William H. Gardiner.* S. J. C. *Information.* Not yet tried.

Theodore Lyman, *et al.*, Commissioners on Inland Fisheries v. Holyoke Water Power Company. S. J. C. *Information.* Error to Supreme Court of United States. Decree of affirmance affirmed.

*Attorney General v. South Pewabic Copper Company.* *Information for tax.* Temporary injunction still in force.

*Commonwealth v. Eastern Railroad Company.* S. J. C. *Contract on bond.* "Neither party" entered. (Resolves of 1873, c. 27.)

*Commonwealth v. Norwich and Worcester Railroad Company.* S. J. C. *Contract on bond.* "Neither party" entered. (Resolves of 1873, c. 27.)

*Commonwealth, by Insurance Commissioner, v. Monitor Fire Insurance Company.* Same *v. Hide and Leather Company.* Same *v. New England Mutual Marine Insurance Company.* S. J. C. *Petitions for injunction.* Perpetual injunction granted, and affairs of the companies in process of settlement by receivers.

*Commonwealth v. Edwin B. Dow.* S. C. *Tort against the insurance agent for tax.* Defendant defaulted, and case continued for judgment.

*Commonwealth v. Charles A. Wood and others.* S. C. *Contract, on insurance agent's bonds.* Judgment for plaintiff. Executions issued, but unsatisfied.

*Commonwealth v. Charles A. Wood and others.* S. C. *Contract, on insurance agent's bonds.* Judgment for plaintiff. Executions issued, but unsatisfied.

Insurance agent's bond. Judgment for plaintiff, and judgment affirmed.

Commonwealth v. Alexander Crawford. S. J. C. *Keeping liquor*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Timothy Hussey. S. J. C. *Embezzlement and*. Exceptions S. C. Exceptions overruled.

Commonwealth v. James A. Snow. S. J. C. *Sodomy*. Report on verdict.

Commonwealth v. Charles Herman. S. J. C. *Keeping liquor for*. Exceptions S. C. Exceptions overruled.

Commonwealth v. William A. Glover. S. J. C. *Being accessory*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Robert Smith. S. J. C. *Neglect to give notice of disease*. Exceptions S. C. Exceptions sustained.

Commonwealth v. Daniel O'Brien and another. S. J. C. *Larceny*. Exceptions S. C. Exceptions waived.

Commonwealth v. Dennis McShea. S. J. C. *Keeping liquor for*. Exceptions S. C. Exceptions waived.

Commonwealth v. John Harney. S. J. C. *Keeping liquor for*. Exceptions S. C. Exceptions overruled.

Commonwealth v. John Greene. S. J. C. *Larceny*. Exceptions sustained.

Commonwealth v. James Murray and another. S. J. C. *Robbery*. Exceptions S. C. Exceptions waived.

Commonwealth v. John Ford. S. J. C. *Burglary*. Exceptions sustained.

Commonwealth v. William Maguire. S. J. C. *Keeping liquor*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Certain Intoxicating Liquors. (William Mamant.) S. J. C. *Proceeding for forfeiture*. Exceptions sustained.

Green v. Commonwealth. S. J. C. *Error to Trial Justice*. Judgment affirmed.

John A. Tower v. Commonwealth. S. J. C. *Error to Trial Justice*. Judgment affirmed.

Byrnes v. Commonwealth. S. J. C. *Error to Trial Justice*. Judgment affirmed.

H. Simpson v. Commonwealth. S. J. C. *Error to Trial Justice*. Judgment affirmed.

Commonwealth v. Patrick Clancey. S. J. C. *Liquor nuisance*. Exceptions S. C. Exceptions waived.

Commonwealth v. Robert Wood. S. J. C. *Cruelly overdriving*. Exceptions S. C. Exceptions overruled.

Commonwealth, by Deputy Insurance Commissioner, v. Faneuil



Hall Insurance Company. S. J. C. *Petition for injunction*. Temporary injunction dissolved.

Commonwealth, by Deputy Insurance Commissioner, v. Fire and Marine Insurance Company. Same v. National Insurance Company. Same v. Boylston Fire and Marine Insurance Company. Same v. Exchange Insurance Company. Same v. Tremont Insurance Company. Same v. Boston Insurance Company. Suffolk Fire Insurance Company. Same v. City Fire Insurance Company. Same v. Firemen's Insurance Company. Same v. Ward Fire Insurance Company. Same v. Manufacturers' Mutual Insurance Company. Same v. Mutual Benefit Fire Insurance Company. Same v. Shoe and Leather Dealers' Fire and Marine Insurance Company. Same v. Union Mutual Fire Insurance Company. Same v. Bay State Fire Insurance Company. Same v. Eliot Fire Insurance Company. Same v. Merchants' Insurance Company. Same v. Boot and Shoe Manufacturers' Mutual Fire Insurance Company. Same v. Franklin Insurance Company. Same v. Insurance Company. Same v. People's Fire Insurance Company. Same v. Washington Insurance Company. Same v. Mechanical Fire Insurance Company. S. J. C. *Petitions for injunction*. Perpetual injunctions in force, and affairs of the companies in process of settlement by receivers.

Commonwealth, by Insurance Commissioner, v. Massachusetts Mutual Fire Insurance Company. Same v. North American Insurance Company. Same v. Lawrence Fire Insurance Company of Boston. S. J. C. *Petitions for injunction*. Perpetual injunctions in force, and affairs of the companies in process of settlement by receivers.

Attorney General v. Old Colony and Newport Railway Company. *Information for injunction under St. of 1865, c. 175*. Injunction dismissed on motion of Attorney General.

Attorney General, at the relation of the Harbor Commissioners, v. William T. Hart and others, Trustees. S. J. C. *Information for injunction*. Temporary injunction refused.

Commonwealth v. Elizabeth Ring. S. J. C. *Keeping house*. Same v. fame. Exceptions S. C. Exceptions overruled.

Commonwealth v. James Kelley and others. S. J. C. *Assault and battery and disturbance of the peace*. Exceptions S. C. Exceptions waived.

Commonwealth v. James Cullen. S. J. C. *Larceny of a person*. Exceptions S. C. Exceptions sustained.

Commonwealth v. Uriah W. Carr. S. J. C. *Keeping house*. Same v. sale. Exceptions S. C. Exceptions overruled.

John C. Loring, Petitioner. S. J. C. *Habeas corpus*. Petition remanded.

Commonwealth, by the Insurance Commissioner, *v.* Dorchester Fire Insurance Company. S. J. C. *Petition for examination and assessment.* Petition dismissed.

Commonwealth *v.* Benjamin F. Bean. S. J. C. *Assault and battery.* Exceptions S. C. Exceptions sustained.

Commonwealth *v.* George Chase and others. S. J. C. *Assault and battery.* Exceptions S. C. Exceptions overruled.

Commonwealth *v.* John Silk. S. J. C. *Assault with intent to murder.* Exceptions S. C. Exceptions overruled.

Commonwealth *v.* Albert R. Whittier. S. C. *Contract to recover possession of tide-water displaced.* Paid before entry of writ.

Commonwealth *v.* Seth Whittier and another. S. C. *Contract to recover possession of tide-water displaced.* Paid before entry of writ.

*S. Montague v. Boston and Albany Railroad and others.* *Bill in equity to redeem mortgage.* Not yet heard.

*O. Lynde, Petitioner.* S. J. C. *Habeas corpus.* Petition denied.

*West, Petitioner.* S. J. C. *Habeas corpus.* Petitioner denied.

*McGrath, Petitioner.* S. J. C. *Habeas corpus.* Petitioner denied.

Commonwealth, at the relation of the State Board of Health, *v.* J. Woodbridge. S. J. C. *Information for violating order of Health.* Perpetual injunction ordered.

Commonwealth, at the relation of the State Board of Health, *v.* J. Locke. S. J. C. *Information for violating order of Health.* Perpetual injunction ordered.

Commonwealth *v.* John Kepper. S. J. C. *Forgery.* Report S. C. affirmed on the verdict.

Commonwealth *v.* Joseph P. Finley. S. J. C. *Keeping liquor.* Exceptions S. C. Exceptions waived.

Commonwealth *v.* John G. Gage. S. J. C. *Demanding excessive bail.* Exceptions S. C. Exceptions overruled.

Commonwealth *v.* Perkins G. Williams. S. J. C. *Assault and battery.* Exceptions S. C. Exceptions waived.

Commonwealth *v.* Spencer Pettes. S. J. C. *Forgery.* Exceptions S. C. Exceptions overruled.

Commonwealth *v.* George Ashwood. S. J. C. *Keeping liquor.* Exceptions S. C. Exceptions overruled.

Commonwealth *v.* Matthew Adams. S. J. C. *Assault and battery.* Report S. C. Exceptions sustained.

Commonwealth *v.* Charles H. Foster. S. J. C. *Uttering forged money.* Exceptions S. C. Exceptions overruled.



Commonwealth v. Michael McGorty. S. J. C. *Bur*  
ceptions S. C. Exceptions overruled.

Commonwealth v. John Dowdican. S. J. C. *Liquor*  
Exceptions S. C. Exceptions overruled.

Commonwealth v. John Hutchinson. S. J. C. *Cheat*  
*pretences*. Report S. C. Judgment on the verdict.

Commonwealth v. Matthew F. Owens. S. J. C. *Liquor*  
Exceptions S. C. Exceptions overruled.

Commonwealth v. Thomas Malone. S. J. C. *Assau*  
*tery*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Philip Goldstein. S. J. C. *Burni*  
*to defraud insurance companies*. Exceptions S. C.  
sustained and verdict upon one count only.

Commonwealth v. John H. McGrady. S. J. C. *Liquor*  
Exceptions S. C. Exceptions overruled.

Commonwealth v. Michael McManus. S. J. C. *Liquor*  
Exceptions S. C. Exceptions overruled.

Commonwealth v. Martin Lynch. S. J. C. *Liquor*  
Exceptions S. C. Exceptions overruled.

Commonwealth v. Roger McTamney. S. J. C. *Liquor*  
Exceptions S. C. Exceptions overruled.

Commonwealth v. John Burke. S. J. C. *Liquor nuis*  
ceptions S. C. Exceptions overruled.

Commonwealth v. George Dowling. S. J. C. *Liquor*  
Exceptions S. C. Exceptions overruled.

Commonwealth v. Solomon Aaron. S. J. C. *Liquor*  
Exceptions S. C. Exceptions overruled.

Commonwealth, at the relation of the Bank Commi  
Roxbury Bank. S. J. C. *Petition for injunction*. Affai  
in hands of receiver settled up and final decree May 15.

Commonwealth, at the relation of the Bank Commi  
Farmers' and Mechanics' Bank of South Adams. S. J. C.  
*for injunction*. Affairs of bank still in hands of receiver.

Commonwealth, at the relation of the Bank Commi  
Winthrop Bank. S. J. C. *Petition for injunction*. Pe  
misses on motion of the Attorney General, May 20.

Commonwealth, at the relation of the Bank Commis  
Institution for Savings in Taunton. S. J. C. *Petition j*  
*tion*. Affairs of the institution still in hands of its direct  
as receivers.

Commonwealth v. Citizens' Bank of Nantucket. S. J.  
*tion for injunction*. Petition dismissed on motion of the  
General, May 9.

G. Coffin and others *v. Manufacturers' and Mechanics' Bank of Newburyport*. S. J. C. *Petition*. Affairs of bank still in settlement by the receivers.

*Commonwealth, by the Insurance Commissioners, v. Appleton Insurance Company*. S. J. C. *Petition for injunction*. Company still in hands of William L. Burt, receiver, for

*Commonwealth, by the Insurance Commissioners, v. Tremont Mutual Insurance Company*. S. J. C. *Petition for injunction*. Affairs of company in process of settlement by receiver.

*Commonwealth, by the Insurance Commissioners, v. Triton Mutual Insurance Company*. S. J. C. *Petition for injunction*. Final decree May 19, on motion of the Attorney General.

*Commonwealth, by the Insurance Commissioners, v. Pentucket Insurance Company*. S. J. C. *Petition for injunction*. Company settled up by the receiver, and final account rendered. Final decree July 18.

*Commonwealth, by the Insurance Commissioner, v. Shawmut Insurance Company*. S. J. C. *Petition for injunction*. Injunction ordered, and affairs of company in hands of receiver. Final account filed.

*Commonwealth, at the relation of the Bank Commissioners, v. Merchants' Bank*. S. J. C. *Petition for injunction*. Affairs of bank settled up by the receiver and final decree Dec. 15.

*Commonwealth, by the Insurance Commissioners, v. Home Mutual Insurance Company*. S. J. C. *Petition for injunction*. Company still in the hands of receiver for settlement.

*Commonwealth, by the Insurance Commissioner, v. Fayette Insurance Company*. S. J. C. *Petition for injunction*. Affairs of company settled up by receiver. Final decree May 3.

*Commonwealth, by the Insurance Commissioners, v. Traders' Mutual Insurance Company*. S. J. C. *Petition for injunction*. Receivers' bond. Judgment recovered and satisfied.

*Commonwealth, by the Insurance Commissioners, v. Hamilton Insurance Company*. S. J. C. *Petition for injunction*. Company still in the hands of the receivers.

*Commonwealth, by the Insurance Commissioners, v. People's Insurance Company*. S. J. C. *Petition for injunction*. Dismissed, by agreement, without prejudice and without costs.

*Commonwealth, by the Insurance Commissioners, v. Farmers' Mutual Insurance Company*. S. J. C. *Petition for injunction*. Company still in hands of receiver. Final account filed and docketed to S. Lincoln, Jr., as master in chancery.

## COUNTY OF WORCESTER.

*Commonwealth v. Charles T. Haynes et al.* S. J. C. *and battery*: Exceptions S. C. Exceptions waived.

*Commonwealth v. Certain Intoxicating Liquors.* Foley, claimant.) S. J. C. *Proceeding for forfeiture.* S. C. Exceptions overruled.

*Commonwealth v. Certain Intoxicating Liquors.* Henry, claimant.) S. J. C. *Proceeding for forfeiture.* S. C. Exceptions overruled.

*Commonwealth v. Henrietta Wise.* S. J. C. *Disorderly conduct.* Exceptions S. C. Exceptions sustained.

*Commonwealth v. Henry S. Farnum.* S. J. C. *Peddling a license.* Exceptions S. C. Exceptions sustained.

*Commonwealth v. Peter Roberts.* S. J. C. *Keeping a disorderly house.* Exceptions S. C. Exceptions waived.

*Commonwealth v. John Taylor.* S. J. C. *Keeping a disorderly house.* Exceptions S. C. Exceptions overruled.

*Commonwealth v. John Taylor.* S. J. C. *Liquor nuisance.* Exceptions S. C. Exceptions sustained.

*Commonwealth v. Augustus Legassy.* S. J. C. *Illegal employment of minor child.* Exceptions S. C. Exceptions overruled.

*Commonwealth v. Michael Hogan.* S. J. C. *Liquor nuisance.* Exceptions S. C. Exceptions sustained.

*Commonwealth v. Louis J. Elwell.* S. J. C. *Keeping a disorderly house.* Exceptions S. C. Exceptions waived.

*Commonwealth v. Certain Intoxicating Liquors.* (John and Benjamin D. Dwinell, claimants.) S. J. C. *Proceeding for forfeiture.* Exceptions S. C. Exceptions overruled.

*Commonwealth v. Certain Intoxicating Liquors.* (John Wetherbee, claimant.) S. J. C. *Proceeding for forfeiture.* Appeal S. C. Judgment set aside.

*Commonwealth v. Patrick McNamee.* S. J. C. *Liquor nuisance.* Exceptions S. C. Exceptions overruled.

*Commonwealth v. Peter Oaks.* S. J. C. *Disturbing the peace.* Exceptions S. C. Exceptions overruled.

*Commonwealth v. George F. Krumsick.* S. J. C. *Lord's Day.* Exceptions S. C. Exceptions overruled.

## SUPREME COURT OF THE UNITED STATES.

*Holyoke Water Power Company v. Theodore Lyman Commissioners on Inland Fisheries.* *Error to S. J. C.* affirmed.

CIRCUIT COURT OF THE UNITED STATES.

s Baring and others v. Charles S. Bradley and others.  
*verpleader*. Not yet heard.

Wheatland, Jr., v. Eben D. Jordan. *Bill in equity*. Not

COURT OF THE UNITED STATES, MASSACHUSETTS DISTRICT.

achusetts Glass Company, in bankruptcy. *Claim for tax*.  
yet collected.

ndent Insurance Company, in bankruptcy. *Claim for tax*.  
cted.

## TABLE

*Showing the Number of Criminal Cases pending on questions in the Supreme Judicial Court during the year 1873, and the disposition thereof, by Counties.*

COUNTIES.	Cases pending.	Decided for the Commonwealth.	Decided against the Commonwealth.	Argued, but not yet
BERKSHIRE, . . . .	3	2	1	
BRISTOL, . . . .	15	8	6	
ESSEX, . . . .	15	13	1	
FRANKLIN, . . . .	1	1	—	
HAMPDEN, . . . .	6	6	—	
HAMPSHIRE, . . . .	9	6	3	
MIDDLESEX, . . . .	15	15	—	
NORFOLK, . . . .	8	6	—	
PLYMOUTH, . . . .	3	3	—	
SUFFOLK, . . . .	46	36	10	
WORCESTER, . . . .	16	11	5	
Totals, . . . .	137	107	26	



TABLE

*the Number and Character of Criminal Cases pending on  
as of Law in the Supreme Judicial Court during the year  
and the disposition thereof.*

OFFENCES.	Cases pending.	Decided for the Commonwealth.	Decided against the Commonwealth.	Argued, but not yet decided.	Not yet argued.
d battery, . . . . .	3	3	-	-	-
decent, . . . . .	12	8	2	2	-
an officer, . . . . .	1	-	-	1	-
th intent to murder, . . . . .	1	1	-	-	-
th intent to ravish, . . . . .	1	1	-	-	-
th intent to rob, . . . . .	1	1	-	-	-
and entering a building, . . . . .	1	1	-	-	-
accessory to, . . . . .	2	-	1	1	-
property to defraud insurance companies, . . . . .	1	1	-	-	-
mortgaged personal property, . . . . .	1	-	1	-	-
s disease, neglect to give, . . . . .	1	1	-	-	-
animals, . . . . .	1	-	1	-	-
building, . . . . .	2	2	-	-	-
house, . . . . .	1	-	1	-	-
peace, . . . . .	1	1	-	-	-
common, . . . . .	1	1	-	-	-
ment, . . . . .	2	1	1	-	-
ences, cheating by, . . . . .	1	1	-	-	-
strument, uttering of, . . . . .	2	2	-	-	-
pus, . . . . .	2	2	-	-	-
demanding excessive, . . . . .	2	1	1	-	-
ll-fame, keeping of, . . . . .	1	1	-	-	-
om the person, . . . . .	2	2	-	-	-
a building, . . . . .	5	4	1	-	-
mon seller of, . . . . .	1	-	1	-	-
egal transportation of, . . . . .	1	1	-	-	-
eping it for sale, . . . . .	1	1	-	-	-
	25	23	2	-	-



*Table showing the Number and Character of Criminal Cases  
Concluded.*

OFFENCES.	Cases pending.	Decided for the Commonwealth.	Decided against the Commonwealth.
Liquor nuisance, . . . . .	30	-	6
Liquor nuisance, aiding in maintaining of, . . . . .	1	24	1
Liquor seizure, . . . . .	12	10	2
Liquor, single sale of, . . . . .	1	1	-
Lord's Day, violation of, . . . . .	1	1	-
Malicious mischief, . . . . .	1	1	-
Minor, consenting to illegal employment of, . . . . .	1	1	-
Murder, right of new trial, . . . . .	1	-	1
Obstructing highway, . . . . .	3	3	-
Peddling without a license, . . . . .	1	-	1
Perjury, . . . . .	1	1	-
Poison, mingling it with food, . . . . .	1	1	-
Polygamy, . . . . .	1	-	1
Robbery, . . . . .	1	1	-
Sodomy, . . . . .	1	1	-
Total, . . . . .	137	107	26

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**P**PENDIX.

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## ARBITRATOR'S AWARD.

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No. 32 PEMBERTON SQUARE, BOSTON, December 6, 1873.

ABLE CHARLES R. TRAIN, *Attorney General*, and the Honorable ROBERT C. WINTHROP, *President Massachusetts Historical Society*.

MEN:—Chapter eighty-one of the Resolves of the year 1820 is as follows: "That the attorney general be authorized to settle the controversy between the Commonwealth and the Massachusetts Historical Society on these terms, namely: that the society surrender to the Commonwealth all the documents called the Hutchinson Papers, received by the society from Secretary of the Navy, the same to be identified by an arbitrator mutually selected by the society in case they cannot be otherwise agreed upon." The attorney general has so adjusted said controversy, and the parties have agreed upon the papers to be surrendered, Robert S. Wintthrop has been mutually selected as arbitrator.

These papers sought by the Commonwealth to be reclaimed in these proceedings, and which the society desires to restore, are variously characterized as follows:—

At mention in point of time which we have of any portion occurs in an entry upon the society's journal, dated October 1820, which is in these words: *Voted*, "That the letters found in the papers of Governor Hutchinson, and communicated by the society, be referred to the publishing committee."

On December 25, 1820. Mr. Bradford sent a letter resigning his membership in the society, in which he says, "I send some more old papers selected from Hutchinson's files, some of which have not been published, and most of which are of an early date and valuable for the purposes of the society. Anything that I may collect in the course of being preserved I shall cheerfully transmit."

At the society's next meeting, January 27, 1820, Mr. Bradford presented, after saying, "I send you some very old letters and papers selected from the files left by Governor Hutchinson, with a list of the same, some of them have been printed in Hazard and some in

Hutchinson. But many of them were never printed, and available. I have obtained leave of the council to present them to the Historical Society. They are no part of the files of the secretary's office." The society, in their vote of that date, says, "The additional letters found by Mr. Secretary Bradford among the papers of Governor Hutchinson, and presented to the society by the resolution of the governor and council, were referred to the publishing committee."

At the next meeting, April 27, 1820: "The additional Hutchinson Papers, presented by Mr. Secretary Bradford, were referred to the publishing committee," by vote of the society.

In a report which Mr. Secretary Bradford made to the society, by its own order, February 13, 1821, "On the present condition of the public records and documents belonging to the Commonwealth, we find the following:—

"Several files of papers saved from the riot at Governor Hutchinson's house, some of them of a private nature, and some of them public documents, collected by him, probably, as materials for his History of Massachusetts, and a volume of State Papers which he had published. These not being considered as belonging to the government, or as any part of the records of the Commonwealth of the ancient colony or province, some of them, valuable chiefly for their antiquity, were selected by the undersigned, with the concurrence and approbation of the supreme executive, and deposited in the custody of the Massachusetts Historical Society, a list of them being made and kept in the secretary's office." Neither of the volumes referred to has been found.

August 26, 1823, it was voted by the society, "That the additional Hutchinson Papers, received this day from the secretary of state, be referred to the publishing committee."

In the tenth volume, second series of the society's printed transactions, page 181, published 1823, occur these words: "By resolution of the governor and council of this Commonwealth, the secretary of state has deposited with the Massachusetts Historical Society a large collection of documents, public and private, which have been used by the late Thomas Hutchinson, Esquire, secretary of his majesty's province of Massachusetts Bay, in the composition of that history, which will probably continue to be the basis of any of the settlements on this continent. Several of the papers are printed in the collection of papers by Hutchinson, and are sometimes called the third volume of his history.

"Those here printed have been transcribed with great care by gentlemen of experience in the chirography of the different

te. In succeeding volumes other pieces may enrich our  
"

memoir of the society, prepared by appointment by Rev. for publication in the "American Quarterly Register" for afterwards incorporated in the society's printed collection said that, "the zeal of Alden Bradford, Esq., LL.D., few survivors among its earliest members, and a large to the history of his country, as well as to the collection society, induced him to obtain from the government of permission to extract from the Hutchinson Papers in the office such as the society might deem worthy of publica-

rs, then, that the collection for which we seek consisted and papers, some of them of a private nature, and some public documents; that it was a large collection; that its of early date, some of which had been printed in Hazen Hutchinson, and much not at all; that it was such as Hutchinson might have used as material for his two volumes of Massachusetts History, and for his volume of State Papers, called the third volume of his history, and that it was Mr. Secretary Bradford and the state authorities of the day might be spared from the secretary's office. No vote authorizing transfer of these papers is found on the records of the council or elsewhere in the state house.

break which scattered Hutchinson's library occurred at near North Square on the evening of August twenty-nineteen hundred and sixty-five.

the country, superseded by General Gage, June first, seventeen hundred and seventy-four.

volume of his history appeared seventeen hundred sixty-six, covering the period embraced between the settlement of the year sixteen hundred ninety-two.

second volume appeared seventeen hundred sixty-seven, and the succeeding period, ending with the year seventeen hundred sixty-nine. His volume of State Papers, intended to support supplementary proofs the authority of his first volume of history, covered the period between sixteen hundred and sixty-nine, and covered papers between sixteen hundred and twenty-nine and sixteen hundred and thirty-nine.

emplated the publication of a second volume of papers, which never appeared, and which was in like manner intended as an addition to his second volume of history.

left in manuscript, afterwards printed, a volume of history,



covering the period from seventeen hundred and forty-nine to seventeen hundred and seventy-four.

His family had been domiciled here since sixteen hundred and thirty-four. He says that he had himself spent thirty years collecting these historical materials, and that "many ancient manuscripts and papers came to me from my ancestors, who, for four generations, had been principal actors in public affairs, and I rest a manuscript history of Mr. William Hubbard, &c. and what collection I could of the private papers of others of our settlers."

That the mass of such material collected at Hutchinson was very great, and that a very considerable quantity of it have found its way to the state house, in consequence of the confiscation Acts passed and the vigorous measures adopted in pursuance of them, will not be questioned. His friend and neighbor, Dr. Dr. Eliot, not only made his house a haven for these scattered materials, but public notice was advertised, requesting all persons in whose hands they might fall, to return them there. "When Dr. Dr. Hutchinson's house was pillaged, and pulled to pieces by a rascally mob, his books and MSS. were thrown into the street, and were in danger of being completely destroyed. Dr. Dr. Eliot made every exertion to save them. Several trunks among them the second volume of the History of Massachusetts Bay, were preserved by his care and attention, and he spent much time in assisting to arrange them."—*Eliot's Biographical Memoir*.

The dates at which the second volume of the history of Massachusetts appeared, both being subsequent to the confiscation of the library in seventeen hundred and sixty-five, as the fact that Hutchinson contemplated a second volume of State Papers and a third of history, make it probable that such valuable material of value in this connection as reached Dr. Eliot, had been by him restored to Hutchinson before the flight of the latter from the country, and have thus found its way to the state house upon the confiscation of his literary effects. The manuscript of the second volume of history, stated by Hutchinson to have been rescued into the street and to have been rescued by Dr. Eliot, and stored, and is now at the state house.

That the sacking of the library was thorough, and that Dr. Eliot lost public papers as well as private, appears from his letter of August thirtieth, seventeen hundred and sixty-five. He wrote four days after his loss, to Richard Jackson, Esquire: "Besides my plate and family pictures, household furniture of every kind, my own, my children's and servants' apparel, they carried

ing in money, and emptied the house of everything what-  
cept a part of the kitchen furniture, not leaving a single  
paper in it, and have scattered or destroyed all the manu-  
and other papers I had been collecting for thirty years to-  
sides a great number of publick papers in my custody."

he quantity which found its way to the state house,  
rough Dr. Eliot's care and pains or otherwise, was con-  
appears from the letter of Samuel Dexter, Esq., of Ded-  
thom had been committed the custody of Hutchinson's  
ffects in the hands of the Commonwealth. He writes,  
eighteenth, seventeen hundred and eighty-three, that he has  
oposited in a large box, weighing, with its contents, near  
ed pounds."

he several trunks, full of manuscript, saved by Dr. Eliot,  
o means all that Hutchinson lost, but that other material  
y have come to the state house after Hutchinson's flight,  
e care of his friend and neighbor, appears from his state-  
e preface to the second volume of history, that "the loss  
papers and books, in print as well as manuscript, besides  
memorials, never can be repaired. For several days I  
opes of recovering any considerable part of my history,  
e great care and pains of my good friend and neighbor,  
Mr. Eliot, who received into his house all my books and  
ich were saved, the whole manuscript, except eight or ten  
ere collected together, and although it had lain in the  
attered abroad several hours in the rain, yet so much of it  
le as that I was able to supply the rest, and transcribe it.  
valuable materials were lost, some of which I designed to  
ished in the appendix."

containing letter-books and papers were seized at Gov.  
n's house at Milton Hill, after his flight, by the provincial  
of Massachusetts.

#### " COMMITTEE OF SAFETY.

" APRIL 29, 1775.

That orders be given to General Thomas for seizing Governor  
n's papers."

" MAY 1, 1775.

That General Thomas be and he hereby is directed and em-  
o stop the trunks mentioned to be in Col. Taylor's hands, until  
ttee sends some proper persons to examine their contents."

men:—In consequence of directions from the committee of  
ent an officer, on whom I could depend, to the house of Gov-  
hinson, who brought off all the papers he could find in that

house; but I was informed that Col. Taylor, of Milton, had several trunks out of the governor's house, not many days ago, to secure them from being plundered. I immediately sent a messenger to Col. Taylor for all the papers that belonged to Hutchinson which he had in his possession. He sent me four, which I did not know of any papers that belonged to said Hutchinson. He now comes to inform me that there are several trunks in his house which he took as aforesaid, which he expects will be sent for very soon. I expect there may be papers in said trunks, and if it is thought proper, or three judicious persons be sent to break open and search for them, I will give them his assistance. This, gentlemen, is submitted to the consideration of the honorable committee.

"I have, gentlemen, the honor to subscribe myself, your most humble servant,

"JOHN

"ROXBURY CAMP, May 2, A.D. 1775."

"MAY 15, 1775."

"Ordered, That Mr. Fisher, Col. Field and Mr. Bullen be appointed to examine the letters of Governor Hutchinson, lately discovered to this Congress such letters and extracts as they think it will be proper to publish."

"MAY 16, 1775, A.D."

"Ordered, That Mr. Freeman and Doct. Holten be added to the committee appointed to examine Hutchinson's letters."

"MAY 17, 1775, A.D."

"It being expected that the present Congress will be dissolved, and hearing that one volume of copies of Mr. Hutchinson's letters is in the hands of Capt. McLane, at the upper paper mills in Milton, it is ordered that a volume may be of use to this colony, if in the hands of the Congress; therefore

"Resolved, That the Rev. Mr. Gorden, of Roxbury, be desired to be empowered to receive from said Capt. McLane all such copies of letters in his hands, or in any other hands, and to be accountable to the present Congress for the same."

Mr. Secretary Bradford, and those state officials with whom he was advised, may well have supposed that of this large mass of manuscript once in the possession of Hutchinson, which he found in the state house, letters written to or by Hutchinson only possessed political value, and that the rest, being of purely historical and antiquarian interest, might find a fit resting-place with the Historical Society. This view finds countenance in the votes and proceedings had by the authorities of the Province at the time of Hutchinson's departure. It was primarily these letters, written by or to Hutchinson, and which it was supposed were well calculated

the writers of hostility to the rights and liberties of America, were vigorously sought out and vigilantly preserved. Such, are the contents of the three volumes of "Hutchinson's correspondence," from 1741 to 1774, retained at the state house by Secretary Bradford, and subsequently bound, and which, with a volume containing the manuscript history above alluded to by Dr. Eliot, and little else, comprise all that now remain at the state house of the collection of papers once in Hutchinson's possession.

"IN THE HOUSE OF REPRESENTATIVES,

"AUGUST 18, 1775.

Resolved, That Colonel Orne and Mr. Cushing, with such as the honorable member shall join, be a committee to consider what is proper to be done with the letters of the late Governor Hutchinson, and how they shall be preserved.

Ordered for concurrence.

JAS. WARREN, *Speaker*.

"IN COUNCIL, August 19, 1775.

Resolved and concurred, and John Adams, Esq., is joined.

"S. ADAMS, *Sec'y*."

The committee above named report that it is of great importance that the papers and other papers of the late Governor Hutchinson be carefully preserved, as they contain documents for history of great moment, and of great value in the handwriting of a man whose nefarious intrigues and actions have occasioned the shedding of so much innocent blood, and such horrid calamities on his native country, may be preserved for the full conviction of the present and future generations; and, therefore, that such of the letters and papers aforesaid as are not now in the possession of the Honorable Samuel Dexter, Esq., of Dedham, be delivered up to him, and, together with those already under his care, faithfully kept by him until the further order of this Court, and that such of them be published from time to time as he shall judge proper.

"(Signed)

JOHN ADAMS, *per order*."

"COMMONWEALTH OF MASSACHUSETTS.

"IN THE HOUSE OF REPRESENTATIVES,

"OCTOBER 14, 1783.

Resolved, In the year 1775 certain letters were found in the mansion of Thomas Hutchinson, Esq'r, late governor of the province of the Massachusetts Bay, written by the said Hutchinson to persons of public consequence and others in England and elsewhere, which letters tend to the discovery of the plans which had been secretly laid for the destruction of the rights, liberties and privileges of the then British Colonies; and, therefore, the said letters were committed to the care of the Honorable Samuel Dexter, Esq'r, with permission to the Rev'd Doct'r William Gordon to select such of them as he should judge proper for immediate publication;



"*And whereas*, It is highly expedient that papers so adapted to mark the leading principles and character of the late happy American Revolution should be safely kept among the records of this Commonwealth, that so the historian and others may have access to them, under the direction of the General Court;

"*Resolved*, That the said Sam'l Dexter, Esq'r, Dr. William Gordon, and all others who are possessed of any of the said letters of the Honorable Samuel Hutchinson, Esq'r, be and they are hereby required to return them to the Secretary's office without delay.

"*Ordered*, That the Secretary serve the said Sam'l. Dexter, Doctor William Gordon with an attested copy of the foregoing *Resolved*, and also to publish the same in one of the Boston, the Salem, and Springfield newspapers."

"IN THE HOUSE OF REPRESENTATIVES."

"OCTOBER 14, 1785."

*Ordered*, That the Secretary be and he hereby is directed to make application to the Honorable Samuel Dexter, Esq., and Doctor William Gordon, Doctor of Divinity, for the letters of the Honorable Samuel Hutchinson, which were found within the State, after he left to receive the same letters from any person in whose possession they might be, and to file them carefully among the papers of this State.

"Sent up for concurrence.

TRISTRAM DALY.

"IN SENATE, OCTOBER 14, 1785."

"Read and concurred as taken into a new draft.

"Sent down for concurrence.

S. ADAMS.

"IN THE HOUSE OF REPRESENTATIVES."

"OCTOBER 16, 1785."

"Read and concurred.

TRISTRAM DALY.

"Approved.

JOHN HENRY.

But we know something in detail of the papers comprising the Honorable Samuel Hutchinson's donation to the Society.

In Volume IX., second series of the Society's collection, fifteen items are acknowledged under the head of "Old papers from Governor Hutchinson's MS. Collection." "Alden Bradford Esqr., Sec'y of State."

In the next number, Volume X., of the same publication, the acknowledgment already quoted, followed by the publication of four other papers. The next, being Volume I., of the second series, opens with this announcement:

"HUTCHINSON PAPERS.

"The publication of the series of documents, begun in our report under this title, is now continued."

his head-note is followed by the printing in full of some sixty papers indexed under fifty-five titles, two of which papers acknowledged in the list of fifteen items above referred to. The IX., second series, bears date eighteen hundred and two, and was actually in print early enough in that year to be acknowledged by a corresponding society in Philadelphia, May eighteen hundred and twenty-two.

The VIII., preceding it, was printed in eighteen hundred and one, being acknowledged at Philadelphia, February, eighteen hundred and twenty.

The X., next succeeding it, bears date eighteen hundred and three.

The I., third series, next issued, eighteen hundred and twenty-four, the imprint on Volume II. indicates that no other volume was issued after that, until eighteen hundred and thirty.

Bradford was Secretary of the Commonwealth from eighteen hundred and twelve, to eighteen hundred and twenty-four.

His first donation appears upon the Society's records October eighteen hundred and eight, eighteen hundred and nineteen.

The VIII., second series, was in print before the end of that year. His donations and the references of them to the publication cease with the vote of August twenty-sixth, eighteen hundred and twenty-three. And it is in Volume X., second series, eighteen hundred and twenty-three, but not acknowledged at Philadelphia until July twelfth, eighteen hundred and twenty-four, Volume I., third series, dated eighteen hundred and twenty-five, that the publication in full of Hutchinson Papers occurs.

The morning of November tenth, eighteen hundred and twenty-four, occurred the disastrous fire in the office of the Honorable James Wilson in Court Street, which destroyed valuable manuscripts belonging to the Society.

Savage was a member of the publication committee for Volumes III. and X. of the second series, and I. of the third series, and he had the right, denied to other members, of taking manuscripts into private keeping.

The papers covered by the list of fifteen items—admitted to have come from Bradford,—though referred to the publication committee, were printed. One paper in the list had been already printed in Bradford, and one in Hutchinson's first volume of history. These taken in connection with the four from Bradford printed in the same issue, cover dates between sixteen hundred and twenty-five and eighteen hundred and seven. Some of them are private letters, and some are public official documents.

The same general character pervades the papers published under



fifty-five titles in Volume I., third series, which cover dates between the years sixteen hundred and forty-one and hundred and seventy. The several papers given by Bradford had been printed in Hutchinson's third volume of State Papers, not among these.

The Massachusetts Historical Society presents for examination a single mass of papers. This mass, containing, with a few exceptions, all the Hutchinson Papers now known to be in the possession, is comprised in three bound volumes, containing hundred and sixty-six folios, which may be subdivided into far from two hundred and fifteen separate documents. They are mostly in manuscript, and are lettered "Hutchinson's Papers." They are arranged, as is the usual practice with miscellaneous papers whose only bond of unity is a common source, by reference to authorship or subject-matter, but, with a single exception, presently to be noticed, in the chronological order of time.

This mass of papers was arranged, indexed and procured to be bound up by the Honorable B. R. Nichols, pursuant to a resolution of the Society, April twenty-fifth, eighteen hundred and twenty-five, requesting him "to cause the whole or a part, at his discretion, of the Hutchinson Papers to be bound." And he was thanked at a meeting held August twenty-sixth, eighteen hundred and twenty-five, "for his valuable labors in arranging the Hutchinson Papers."

At that meeting, Bradford's last donation was referred to a publishing committee. Bradford had ceased to be a member of the Society. For three years no gift from him had been acknowledged. If he had forwarded this supplementary gift to Mr. Nichols, the mass was in the hands of the binder, instead of sending it to the rooms of the Society, we might expect that some of the most valuable of this gift most worthy of preservation would have been lost within the covers, and that the whole donation would have been announced and acknowledged when the bound mass and the loose papers, if any, came before the Society.

Accordingly, we are not unprepared to find that after these three bound volumes were completed and indexed, but before the lettering by the binder, a few documents were added out of their chronological places in the mass, and indexed in violation of the alphabetical order previously adhered to.

The contents of this mass are as heterogeneous as are the documents acknowledged to be of Bradford's gift. They range in date from a letter of March third, sixteen hundred and twenty-five, already published, as printed in second series, Volume X., to a letter about the year 1700, addressed to Governor Hutchinson five years after his loss of his library, and also printed in Volume I., third

the whole of them, bear date prior to the year seventeen

There are two copies, one in print and the other in writing. The demand made by the citizens of Boston upon Sir Edmund at Fort Hill, which demand is found printed in Hutchinson's History of History. This document is acknowledged in Volume second series, printed in eighteen hundred and nineteen, as from Bradford, but the vote of October twenty-eighth, eighteen hundred and nineteen, referring the letters found by Bradford among the papers of Governor Hutchinson, and communicated to the publishing committee, calls for others, since this document in duplicate would not be called "letters," nor, being in print, would it be referred to the publishing committee.

The mass exhibited further contains, scattered through it, all the documents covered by the list of fifteen items acknowledged as the property of Bradford, and also the four documents acknowledged and printed in Volume X., second series as from Bradford. It contains documents written after the destruction of the Hutchinson Papers. Two-fifths of its contents bear marks of the handwriting of Bradford, in some instances so concealed in the process of copying as to show that the indorsements, comments and annotations by him were made before the papers passed through that

The papers acknowledged as from Bradford do not include all of his handwriting, nor do those bearing his handwriting include the papers acknowledged to have been of his donation.

The absence of consecutive numbers on some of these documents is probably that they had been filed by numbers and lists of them, while the absence of most of the numbers which the list calls for, makes it probable that Mr. Nichols did not find it his discretion to cause the whole of the donation to be bound, but the discretion of the publishing committee, but a small fraction of fifteen had been thought worth printing.

The mass contains some thirty papers printed in Hutchinson and Hazard. It contains all of the Hutchinson Papers printed in Volume I., third series, under fifty-five titles, which are now known to have existed; about half of these are not to be found. The fact already stated of the occurrence of a fire in the office of a member of the publication committee at about the time when this volume was pressed, affords perhaps the readiest explanation of their loss. They had been in the hands of the Society at the time of Bradford's gift of a mass of unbound Hutchinson Papers, that gift might have been merged therewith, and the records might be expected to bear witness to the fact. On the contrary, there is no

allusion to the existence of a class of papers to which the referred. They were at once accepted, and treated as a sion to the Society's wealth. They were not dispers according to subject, authorship or date, but were at on for publication, and Hutchinson Papers were at once com lately elected member for arrangement and binding. Up of Bradford's gift no proposition for the printing, no prop the binding of Hutchinson Papers had ever engaged th attention. Fourteen members were then living who took formation, or joined it as early as seventeen hundred and n

Here, then, we have a mass of papers called into being of Bradford, put together in its present shape by the Soc time, and treated by the Society from that time forward and possessed of every known characteristic of the mas we are seeking. If it should appear that there were in with this mass, in the binding, papers other than those Bradford, then the Society would be called upon to des reclaim such papers.

There is no ground for the belief that the Society ever papers which may have been so incorporated, unless described by Dr. Belknap, in seventeen hundred and nin "originals of Hutchinson's Collection." Record and tra alogue and donation-book are alike silent on the existe others. A single mention of these originals in a mem Dr. Belknap would not be ground for concluding that, not now to be traced elsewhere, therefore they are incor the bound volumes in question. The memorandum of I covers forty-four items of manuscript in the Society's po seventeen hundred and ninety-two. A large part of th now to be found.

I suggest a possible explanation of the fate of these " The Honorable James Winthrop, of Cambridge, was original promoters of this Society. He is spoken of in D semi-centennial address as one who was "in possession historical materials thought to be of value," and he is treated as one from whom much was expected. These men each invited a friend to join them, and the group formed, recognized ever since as the founders of the S ceeded at an early day to present lists of the contribu proposed to make to the common collection. Nine of have been examined. Of these, Mr. Winthrop's is distin the paucity and comparative insignificance of its items, and ing else, unless the first item on it covers the same which form the first item on Dr. Belknap's memorandum

period. As at first written it contained a promise of and four gifts, the second, third and fourth of which were ts. The first gift is entitled "Governor Hutchinson's col-papers." If this gift was the printed volume of State sometimes called Hutchinson's third volume, then the So- ted with two copies of that book, one of which was the raneous gift of a founder, and received another copy by ary twenth-seventh, eighteen hundred and seven. Neither s nor records indicate such redundancy.

ne other hand, Judge Winthrop gave a volume of Hutchin- als, that fact explains the first item in Dr. Belknap's list ripts in the cabinet of the Society in seventeen hundred y-two, as well as the paucity of Judge Winthrop's list. of the nine lists of early donations throws light upon this

The tenth, that of Dr. Baylies, is wanting.

ly catalogues afford no help. But two were in print before hundred and twenty-two—three, that of seventeen hun- ninety-six and that of eighteen hundred and eleven. Nei- nor the various catalogues written out from time to time ne presence of this manuscript collection. Catalogues in y days were made with the purpose of guiding members to books kept for circulation on the shelves rather than as an e inventory of the Society's hidden treasures.

the entries of books and manuscripts taken out,—and it mbered that manuscripts could be taken out only by of the publication committee,—is the following, under the ne Hon. James Savage:—

7, 1825. Hutch. Hist. of Mass., vol 3. } Lost in the  
2d vol. Winthrop's Hist. N. E MS. } fire."

te of the fire in which perished the treasurer's accounts oundation of the Society, as well as the second volume of s manuscript history, the nineteenth volume of the Trum- scripts, and much valuable printed matter, was November hteen hundred and twenty-five.

st, eighteen hundred and twenty-six, six months after the in a letter to Honorable John Davis, describing the losses, and again four months later, in his annual trea- port to the Society, August twenty-ninth, eighteen hundred ty-six, Mr. Savage speaks of the lost volume in identically words, as "the volume of Hutchinson's curious collections." words were selected to convey a sense of irreparable loss through a considerable interval of time in the mind of Mr. hey would seem to be aptly chosen. But they do not apply o the destruction of a printed volume which a few weeks



time and a small sum of money might be expected to replace which the Society had received three copies by gift in the sixteen years of its existence, and has now two other copies, eighteen hundred and fifty, and part of a third copy, eighteen hundred and thirty-seven. Unfortunately the memorandum was not brought to the attention of the Society. Mr. Savage's memory had felt the touch of decay's effacement.

But again, it is not impossible that these "originals" have no means of estimating their quantity,—are all in to-day in the cabinets of the Society. Besides the Worcester of the charter, which is the first paper printed in Hutchinson's collection and some of the Higginson manuscripts which follow it in that volume, the Society has bound up with miscellaneous manuscript papers a number of originals of letters in Hutchinson's collection, dated from sixteen hundred and nine to sixteen hundred and sixty-one, which, so far as known, may all have been in its possession at the date of Dr. Beane in seventeen hundred and ninety-two.

The controversy between the parties to this arbitration began with a letter written by Mr. Secretary Palfrey, January first, sixteen hundred and forty-six. There were then continuing in membership of the Society, nine members who joined it before the gift in eighteen hundred and nineteen, and six others who joined before August, eighteen hundred and twenty-three. Chief among them was the Honorable B. R. Nichols, and the latest survivor was the Honorable James Savage, whose membership began in eighteen hundred and thirteen, who was most familiar with the volumes bound by Mr. Nichols, as frequent traces of his hand attest, who was of the publication committee which arranged for printing, and who was present when Mr. Nichols was consulted for arranging them.

Mr. Bradford's membership covered the period between sixteen hundred and ninety-three and eighteen hundred and two.

The traditions of the Society have been unbroken from its beginning, and if any Hutchinson Papers, previously in possession of the Society, and derived from other sources, had been incorporated into the three volumes in question, there were no doubt that the Society in eighteen hundred and forty-six, when the whole was claimed by the State, and for some years thereafter, would have established the fact, if they could not have designated the papers. These gentlemen, second to none in their anxiety to preserve the Society's hands by all honorable means the papers demanded of the State, if they could have designated any among the mass of papers known or believed to have been in the Society's cabinet before

and nineteen, would gladly have done so. But they have not. And from the date of the State's claim down to the proof of the Belknap memorandum, twenty years later, no proof of the supposed existence of Hutchinson Papers in the Society before Bradford's gift; which papers might have been incorporated therewith, but the claim of the Society in that case is purely conjectural. I have, therefore, found that the three volumes exhibited to me, and let-

"HUTCHINSON'S PAPERS."

VOL.	VOL.	VOL.
I.	II.	III.
1-162.	163-319.	320-466.

ly, contain all the documents called the Hutchinson Papers, and to be in the possession of the Massachusetts Historical Society, which are known to have come into its possession through the gift of Alden Bradford; that, whatever else they contain, if they have not having been voluntarily added by the Society with full knowledge of the facts, must be reclaimed by the Society; that said documents are not proved to contain any Hutchinson Papers which did not come into its possession; that a very extended and thorough examination has disclosed no reason for supposing that they contain papers derived from other sources; that the papers constituting these volumes are sufficiently identified as being part, if not the whole, of the documents called the Hutchinson Papers received by the Society from Secretary Bradford; and that they should be surrendered to the Commonwealth, in accordance with the terms of this act.

As I need not add, that no suspicion of intended wrong has been cast upon any person connected with this controversy, and that every possible facility and courtesy have been extended to me by the officers of the Historical Society in the prosecution of a laborious and somewhat delicate research.

ROBERT S. RANTOUL.









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# ANNUAL REPORT

OF THE

BOARD OF INSPECTORS

OF THE

MASSACHUSETTS STATE PRISON,

TOGETHER WITH THE

ANNUAL REPORTS

OF THE

WARDEN AND OTHER OFFICERS OF THE INSTITUTION.

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OCTOBER, 1873.

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BOSTON:

WRIGHT & POTTER, STATE PRINTERS,  
CORNER OF MILK AND FEDERAL STREETS.

1874.



# Commonwealth of Massachusetts.

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## INSPECTORS' REPORT.

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Excellency WILLIAM B. WASHBURN, *Governor, and  
Executive Council of the Commonwealth of Massachu-*

Inspectors of the State Prison respectfully submit their  
Report for the year ending September 30, 1873,  
sanctioned by the reports of the Warden, Physician and

The year just closed has been one of prosperity, and we  
are gratified in saying, that the prison, in all its depart-  
ments, is in a healthy condition. Many improvements have  
been effected, which have had a marked effect upon its disci-

The general management of the institution has been emi-  
nently successful, and its administration, in all departments,  
is simple and efficient.

There has been a gratifying improvement in the health of  
the prisoners, the number of deaths being but (9) nine, as  
against (19) nineteen last year.

The effort to educate the convicts in the common English  
language, being demanded alike by the interests of the State  
and the prisoners, is one that must commend itself to the  
attention of every humane and intelligent mind. The effort,  
however, has been confined to an evening school, with very  
satisfactory results as regards the improvement of the  
prisoners and the discipline of the prison.



The Sunday school has been well sustained, and has an increasing interest among the prisoners. The teachers from the churches in the vicinity meet for a regular and full recognition.

The library is in good condition, and is largely increased. There has been added to the library, during the year, several volumes, and the whole number is about 3,000 volumes.

We are gratified to know that the report of the board, presenting the preliminary plans and estimates of the cost of the property, was so favorably received by the prison committee of the last legislature, and that an Act passed authorizing the erection of a new prison, and the appointment of commissioners by the governor and council, to prosecute a work so important to the welfare of the Commonwealth.

Although the year now closed has been one of general financial success, netting the State more than twenty-three dollars above expenses, we are confident that unless there be a marked advance in the price of labor, and greater activity in business than the present seems to promise, there will be a material reduction in the profits of the institution for the year to come.

The account-current of the warden with the prison committee was found annexed to his report.

The Tucker Manufacturing Co.'s contract for the labor of 180 men at \$1.05 cents per day, expired with June 30, 1873. A new contract was made for the same number of men for a term of three years, or for such further time as the men may remain in Charlestown, at 90 cents per day.

Morgan & Dore's contract for 75 men, ceased with June 30, 1873, notice having been given six months previous to the expiration of the provisions of contract. Out of that number, about 50 have been at work up to this date.

On the first day of October last, a contract was made with Farrar Bros., of Haverhill, for the labor of 180 men at \$1.17 per day per man. Notice, however, was given that they should close this contract at the end of the year, that is, on the 6th of December next. The above are the only changes in the contracts.

We are of the opinion that the employment of

manufacture of shoes by contract, is detrimental to the health of the prison, and injurious to the health of the prisoners; and as all such contracts will expire December 6, we hope to secure more satisfactory employment for the prisoners to come.

In consideration of the fact that by the relinquishment of the contract, as above mentioned, there will be one hundred and fifty convicts unemployed after December 6 next, we recommend that the iron work of the new prison be completed at the institution, for which it has ample facilities. We are confident that this arrangement would result in a great benefit to the State, while at the same time it would furnish employment to the convicts which is so essential to the maintenance of the prisoners and the discipline of the prison.

The general excellent order of the prison was disturbed in the year by three unusual assaults upon the officers.

The first assault was made December 23, 1872, by John Thompson upon Almon Hale, the deputy-warden, in the chapel. After the regular services had concluded Mehan sprang from his seat in front of the platform where the deputy was seated, and with a knife made an assault upon him. Both fell on the floor. Gen. Chamberlain, the warden, instantly rushed to the aid of the deputy, and with his hands and feet disarmed him, and the knife. His prompt action, no doubt, saved the life of Mr. Hale.

The morning of April 23, 1873, as officer John E. Shaw was leading his division to the workshop after their morning roll-call, convict William Patterson left his place in the division and in a moment struck the officer with a draw-shave on the left side of the face and neck, making a wound eight inches long and one inch deep. Mr. Shaw was very dangerously wounded, and for several days his life was in peril.

On the night of August 5, 1873, the warden, Gen. Chamberlain, was murdered by an assault made by a convict named Daniel Whelton. The warden, in making his accustomed morning inspection of the prison, in passing up stairs into the bronze-shop, noticed a convict going down stairs. As the warden was leaving the bronze-shop he stepped into the repair-shop, on the ground floor of the same building, and inquired of Whelton why he was absent from his place, and by whose permission he was absent from work. Not receiving a satisfactory answer, the warden

directed him to go to the prison for punishment for a well-known rule of the prison. Whelton immediately took a shovel and hurled it violently at the warden's head, making an ugly cut upon the forehead and cheek, completely blinding the right eye. The warden, being half unconscious from the sudden blow, as quick as thought seized a pistol and discharged it at the prisoner, the ball lodging in his body. Had the pistol been of sufficient capacity, it would have killed him on the spot.

In due time, each of these men were convicted of assault with intent to kill. Mehan and Patterson were sentenced to twenty years', and Whelton to ten years' confinement at hard labor in this prison, after the expiration of their present sentences.

The Inspectors do not believe that these assaults were committed because of the lack of good management on the part of the warden or the officers of the prison. No human foresight could have prevented them. Such accidents are always liable to take place in all similar institutions. There seems to be a disposition on the part of some of the most desperate characters to commit these assaults as they do, at their immediate command, facilities for doing them.

We heartily endorse the recommendation of the Hon. Commissioner embodied in his report, in regard to the appointment of a state agent for discharged convicts.

We take pleasure in saying that the warden has discharged the varied and difficult duties of his position with ability. We are perfectly satisfied with his management.

The deputy-warden and present subordinate officers are prompt and efficient in their several departments.

We are under renewed obligations to the Hon. Governor Stockwell for continued donations in furnishing various articles of clothing matter for the convicts.

The constant attendance of the Physician upon the sick meets our hearty approval.

The Chaplain is performing his work with cheerfulness and usefulness.

We estimate for the support of the prison for 1887 as follows :—

transportation of prisoners, . . .	\$250 00
charged convicts, . . .	450 00
icers' salaries, . . .	45,500 00
visions, . . .	37,000 00
thing and bedding, . . .	10,000 00
l, . . .	7,000 00
idental expenses, . . .	15,000 00
airs and improvements, . . .	2,800 00
ication, . . .	2,000 00
	<hr/>
	\$120,000 00
estimate the receipts at, . . .	135,000 00

Very respectfully, yours,

HARMON HALL,  
L. L. GOODSPEED,  
WESTON LEWIS,  
*Inspectors.*

LESTOWN, Oct. 15, 1873.



## WARDEN'S REPORT.

To the Hon. HARMON HALL, *Chairman, and the  
Board of State Prison Inspectors.*

GENTLEMEN:—In compliance with the requirement of chapter 303, Acts and Resolves of 1864, I have the honor to submit herewith the Annual Report for the fiscal year ending June 30, 1865, as exhibited by the tabular statements annexed.

(A.) Schedule of officers, rank, salaries and titles, and of the  
vice.

(B.) Schedule of disbursements and income accounts.

(C.) Schedule of average cost for the support and maintenance of  
inmate.

(D.) Schedule of contractors, number of contracts, and of  
employed, trades, &c.

(E.) Tables of statistics, of convicts, their crimes, and of  
punishments, daily rations, &c.

## DISCIPLINE.

This prison is conducted on the congregate plan,—the convicts are employed at meals and at night, and associated labor during the day. Our discipline is founded on divine laws,—a system of rewards and punishments. It is enforced without partiality, with the aim of doing justice to all,—justice to the law-abiding and the law-raged community on the one hand, and justice to the law-breaker on the other. The full penalty of the law is exacted, while each convict is secured in all rights and liberties. It is believed that an enlightened and humane age demands that the incarcerated criminals should have, not inconsistent with the principles of justice, to be accomplished by imprisonment for crime. The encouragement are held out for all to cultivate industry, to seek improvement and manhood and self-respect, to seek improvement and

All violation of prison rules are surely punished ; cer-  
not severity, strict, but kind, is the rule here. No  
are offered, no punishments inflicted, but such as are  
ed by law.

Relating to Punishments for Five Years.

Y E A R .	Whole Number of Offences.	Whole No. of Days of Punishment.	Average Number of Men.
. . . . .	526	1,195	568
. . . . .	586	1,834	593
. . . . .	493	1,630	554
. . . . .	487	1,387	543
. . . . .	427	1,396	586

PUNISHMENTS.

disciplinary punishments of this prison are, solitary  
ment in a dark cell on bread and water, and the with-  
of privileges.

REFORMATION.

ve read with much care and interest many hundred  
of learned theories of grand humanitarian ideas, and  
on the prevention of crime and the reformation of  
als, reports of prison commissioners, congresses and  
tions, state, national and international, and through all  
tendency to treat the convicted sinners as a separate  
distinct class from the rest of mankind, and that it  
s some peculiar legislation, some new power or proc-  
hereby criminals, as it were, could be put into a ma-  
and turned out model Christians. With some few ex-  
s I find the convict a man, and not essentially different  
ne rest of mankind, subject to the same influences, moved  
same passions, desires, affections, hopes and fears, and  
e responsibility of his repentance and a better life rests  
self; his reformation, as with all, rests between him  
s Creator. I believe that a man can repent of misdeeds  
imes in any place, and under any circumstances, and I



know of no place so eminently calculated to produce the proper state of mind that leads to repentance, reformation, and an earnest desire for a better life, than a well-disciplined man in the congregation on the congregational plan. Here he is constantly reminded of his surroundings, that the way of the transgressor is straight; that a dishonest life is a failure; that to be a respected one must be honest and upright. God regards the convict in his cell as the sinner in the church. The prison is a powerful auxiliary in the good work of criminal reformation. Most of the convicts, when received, come with no trades, and from a dissipated life, with many bad habits and vices. Here they are compelled to learn a good trade. This gives them self-reliance, self-respect, independence, and a feeling of security against want when discharged. The ignorant and illiterate are taught a common English education. They are encouraged in a laudable desire for knowledge, and are given the privilege of a large and well-selected library, and the opportunity to attend Sabbath school, prayer meetings, and receive instructions in cell and chapel, and kind and helpful treatment from all. All efforts made in this prison to improve the morals of the convicts are well and ably sustained, and cheerfully assisted by many ladies and gentlemen of the city,—true philanthropists, whose hearts and purses are open to all legitimate claims on their beneficence. The wages of their labor with the young, who have no restraining influence, to keep them from following a criminal life, cannot be over-estimated, while the assistance given to the families of prisoners, with the aid they give to discharged convicts in money and influence to obtain employment and tools, is deserving of all praise. It has been the true, active and practical benevolence and Christianity of the people.

But next to man's hard heart and perverse nature, the greatest obstacle in criminal reformation is the sympathy of self-styled reformers, who have a morbid mania for sympathy. They are considered kind-hearted, sympathizing humanitarians. Their sympathy is only with the victims of vice; their eyes are only with criminals. The greater the crime, the greater the sympathy. Their hearts and eyes are hermetically sealed. They make all appeals to them for help from struggling virtue sink into vice for want of assistance; but they will

and benevolence until the street Arab becomes a criminal, imprisoned for some fearful outrage on the city; then, all the pent-up kindness of their natures forth in his behalf. Provided it can be done at someone's expense, they will, if permitted, furnish him with injuries; they will lead him to believe that he is the party, the victim of prejudiced society and perjured peers; they try to surround him with a halo of martyrship abuse on his keepers, and besiege the executive with their pleas for pardon. They wish the public to think that they are doing a great work in the cause of justice, when all their acts tend to encourage crime and injustice. Formation, not reformation, is the work that has the best success in reducing crime and making the world better.

The comfort and convenience of the felon is the true object of reformation, and the only object of imprisonment. If so, then this prison is far inferior to that of Lusk, in its management, and our system wrong, and should be reformed at once.

If the mission of the prison is fourfold, as I believe it to be—punishment, detention, protection of life and property, and reformation—then it will compare favorably with the most reformed prisons of Europe or this country. Ireland claims to have "the best reformatory penitentiaries in the world," and sends us a majority of our convicts. "By their fruits ye shall know them." We give our convicts a trade; the ignorant are educated; the Bible to all, with a chance to study, to improve; when discharged, good advice, and what is more, a chance to work, when, if they prove true men, their future is secure. All depends on themselves. The road to competence is open to them, with friends to assist them in their way. Massachusetts does not disfranchise her convicts when discharged; they can vote, and be voted for and elected to office. In the eye of the law they are equal to the non-convict-abiding citizen.

#### RELIGION.

Men, of whatever station or rank in society, whether laymen, or more or less prejudiced to some partic-

ular sect or doctrine, and so strong are the roots of and early training, that in no community is this more shown than among those who for years have set at the laws of God and man, and are imprisoned for. They then become quite sensitive on all matters touching peculiar doctrines of their early youth. As all are compelled to attend our chapel service, and a majority of our have been taught to believe that to attend the service of the Protestant church is a sin, it makes the duty of the prison chaplain one of extreme delicacy, and requiring much caution.

With much pleasure I refer you to the accompanying report of the prison Chaplain, S. L. B. Speare. This gentleman was appointed chaplain April 1, the present year, *vice* Rev. J. Colburn, resigned. He has been constant and zealous in the discharge of his duty, using much discretion and judgment in his difficult undertaking. So far, good results have attended his labor.

Reformation, not conversion to any particular sect or denomination, I am confident is the true aim of Christianity in this prison.

#### EDUCATIONAL.

Our present system of educating ignorant convicts is defective, and a much needed improvement can be accomplished here. We have now two evening schools a week during six months of the year, in a school-room located in the dome of the prison, sixty feet from the ground, under the charge of three officers. This school, as a means of education and cultivation, I don't hesitate to pronounce a failure; but as a method of communication, of concocting schemes of escape and rascality, it is an undoubted success. In the future I would respectfully make the following recommendation:—That a suitable room be provided, one that is free from temptation to escape; that a competent teacher be employed with a sufficient salary to secure first-class talent; that a school be held in the daytime, with graded classes of convicts, with two hours devoted to each class, with intelligent instructions, such as shall morally and religiously melt the heart. This change, I am satisfied, would prove highly beneficial to the convicts, State and contractors.

## CONTRACTS.

believe that it would be far better for the interest of the contractors and convicts, to have a fixed price for con-labor, instead of letting it out to the highest bidder, present. I consider the interests of the three are identical—what affects one affects all. The present system is one calculated to destroy all confidence in each other. Convicts, when they send in proposals, have no confidence given if the price they offer is the highest, they will reject the men; and, when successful, they have no guarantee of renewing their contract at the expiration of the time fixed, and the contract can be annulled at any time by the State, on giving six months' notice, if he finds he can let the men work at better advantage. It engenders suspicion of the integrity of prison officials, and leads the convicts to believe that the State has no interest in their welfare, except to make all money possible. It is the cause of unintentional injustice to convicts, by changing them from one trade to another, so that they become skilled in none. I consider that one dollar a day is a fair price for convict labor, and would recommend that the price be fixed by an Act of the legislature, or by a board of inspectors, approved by the governor and Council.

## DISCHARGED CONVICTS.

The most perfect system of reform in prisons, and that attended with the greatest success, would amount to but little more than to let the convict go when he is discharged, and the doors of the prison close behind him. If we have weak humanity, good resolutions struggling against bad habits, require assistance and friends, it is now. Much has been done, and much is being done, by our efficient state agent, Captain Daniel Russell, but he is cramped for want of money, and the loss of much time while engaged in soliciting donations and subscriptions for the "Massachusetts Society for Aiding Discharged Convicts," for which he is the agent.

The appropriation of the State for this purpose is three hundred and dollars a year, one-third of which goes for the

agent's salary. I believe that the office of state agent should be independent, with a liberal provision made by the legislature to enable him to devote his entire time to his legitimate duties, aiding discharged convicts to obtain work, providing them with tools and carrying out what good resolutions the convicts have formed in prison. There is plenty of work for the State Society and all others who feel an interest in the advancement and improvement of fallen humanity.

#### PRISON OFFICERS.

I would earnestly recommend that so much of chapter 179, as reads as follows, "and no inspector shall be reappointed until one year after the expiration of his term," be repealed, or the term extended from three to five years. Under the present law, when an inspector has become thoroughly conversant with all the requirements of his office, his service has become of some real value to the State. A new and experienced supervisor of prison affairs, with a practical knowledge of all matters that call for his action, his term of office has expired and he is succeeded by a new man, with new ideas, and often with new and impracticable theories of prison government. I believe that the interest of the State would be promoted if that the law should be repealed.

Much of the success of prison management depends upon the character of the subordinate officers. The service rendered by them is but little understood and less appreciated by the community. To their unceasing vigilance it is due that the State is protected from fresh depredations being committed by escaped outlaws. Walls, bolts, bars, or "*the laws of the prison*" will not prevent the escape of desperate criminals if the officers prove remiss in their duty. We require that our officers should be of good morals, strictly temperate, using no profane language, diligent and interested in their duty, cool, collected, unassuming, ageous, kind and considerate; and I can congratulate the State in having secured the services of the men who compose the present prison force, as they are, I believe, good, energetic and potent officers, better than what I expected could be obtained at the salaries paid.

Prison duty is not a pleasant one; it is very common to say that officers are compelled to be as prompt to all prisoners as to the

oners; their lives are in constant danger from sudden passion in the hardened criminals around them. If they are competent, each year of service increases the value of their service to the State; and, as an inducement for faithful discharge of their duty, and likewise as an act of justice, I would recommend that the State make some provision for the retirement of faithful officers after they have served a specified time. Long service as a prison officer unrepaid is a man for obtaining a living at any other employment, where a man has given the best portion of his life to the service of the community, it seems unjust that he should suffer in his old age. I don't believe that the interest of the State would suffer if some liberal provision was made for a deserving class.

Attempts have been made during the past year, by some persons, to murder prison officers, and in neither case could the assassin give the least reason why he sought to take human life. One of these, and the most deadly assault, was committed on an officer famed for his humanity and extreme kindness to the convicts. Conscientious scruples prevented him from carrying arms; in consequence he came near losing his life. Lambs don't make the best of guards for wild wolves.

#### FINANCES.

I am happy, gentlemen, to present to you so satisfactory a financial exhibit, the result of favorable contracts for the employment of the men, and I regret to be obliged to intimate that the unfortunate experience of the year now ending cannot be repeated in the year to come; and I refer to it at this time to may in advance justify myself to you and the State, and to suggest that I am in the administration of the affairs of the State, if my fears in this respect are confirmed.

My capacity as warden of the prison, and as prescribed by law, on May 20, 1873, I submitted to you for approval a contract which I had made with the Tucker Manufacturing Company, for the labor of 225 men, *more or less*, for the term of five years, at \$1.05 per day per man, insuring to the State, perfectly responsible parties, in a permanent business, at a cost from \$65,000 to \$70,000 per annum. A majority of



your board declined to approve the contract, preferring to accept offers at nominally higher prices, but really little more in a business which has often been tried here and failed of success. The *finale* has been that one contract already ended (the contractors having given the requisite notice), and the other will cease in December next, upon similar notice, already given, leaving me with the prospect soon having on my hands many convicts unemployed, with *certainty* that a much less price can be obtained for their support than was offered a year ago. Indeed, I have been already to contract at 90 cents per day per man to a new company that offered, last year, to pay \$1.05 per day.

I do not call in question the general good judgment of the inspectors in business matters, or their conscientiousness to act for the best interest of the prison, of which they have the general supervision; but, as a fact, great loss was really done, and a large deficit in the earnings of the year over last year must ensue in the coming year, in consequence of the decision of a majority of the board of inspectors in 1872.

#### MEDICINAL.

For the sanitary condition of the prison, I, with the board, refer you to the report of the prison Physician, Dr. J. H. Hooker, M. D.

#### CONCLUSION.

Next to Divine Providence, who in a marked manner has protected our lives and health, we are indebted to the officers of this institution for the general prosperity and success attending our administration during the past year.

All have given me their hearty coöperation in my efforts to make this prison a place of punishment, reformation, and improvement.

Very respectfully,  
Your obedient servant,

S. E. CHAMBERLAIN.

[A.]

*Prison Officers, Rank, Yearly Salaries, and Amount Received during the Year.*

NAME OF OFFICER.	Rank.	Salary per annum.	Amount Received.
Norton, Eugene L., . . .	Inspector, . . .	\$200 00	\$100 01
Hall, Harmon, . . .	" . . .	200 00	200 00
Lewis, Weston, . . .	" . . .	200 00	200 00
Goodspeed, L. L., . . .	" . . .	200 00	99 99
Chamberlain, S. E., . . .	Warden, . . .	3,500 00	3,500 00
Hale, Almon, . . .	Deputy Warden, . . .	1,800 00	1,741 69
Peirce, William, . . .	Clerk, . . .	2,000 00	2,000 00
Colburn, W. W., . . .	Chaplain, . . .	2,000 00	1,000 02
Speare, S. L. B., . . .	" . . .	2,000 00	999 98
Dearborn, J. G., . . .	Physician, . . .	1,000 00	333 34
Hooker, Anson P., . . .	" . . .	1,000 00	666 67
Beverstock, Francis, . . .	Turnkey, . . .	1,200 00	1,075 05
Darling, E. S., . . .	" . . .	1,200 00	1,141 69
Fuller, Joseph, . . .	" . . .	1,200 00	1,141 69
Gale, Chas. W., . . .	" . . .	1,200 00	1,141 69
Lounsberry, G. A., . . .	" . . .	1,200 00	1,141 69
Owen, Joseph W., . . .	" . . .	1,200 00	1,075 05
Pearl, Sam'l I., . . .	" . . .	1,200 00	1,120 46
Ramsell, William B., . . .	" . . .	1,200 00	1,132 53
Rea, Joshua B., . . .	" . . .	1,200 00	1,136 97
Simonds, I. F., . . .	" . . .	1,200 00	1,116 39
Sergant, David, . . .	" . . .	1,200 00	733 36
Woods, Amos P., . . .	" . . .	1,200 00	1,110 51
Ball, Geo. F., . . .	Watchman, . . .	1,100 00	876 16
Doc, Nahum A., . . .	" . . .	1,100 00	1,041 70
Devens, Thomas, . . .	" . . .	1,100 00	924 21
Ellis, John W., . . .	" . . .	1,100 00	1,041 70
Erskine, J. B., . . .	" . . .	1,100 00	908 34
Gould, Nathan J., . . .	" . . .	1,100 00	1,047 08
Hunting, H. W., . . .	" . . .	1,100 00	1,041 70
Lord, Thomas W., . . .	" . . .	1,100 00	1,041 70
Norris, George W., . . .	" . . .	1,100 00	1,038 64
Piper, J. H., . . .	" . . .	1,100 00	1,033 63
Preston, Thomas, . . .	" . . .	1,100 00	1,033 63
Richmond, S. P., . . .	" . . .	1,100 00	908 34
Russell, B. F., . . .	" . . .	1,100 00	1,041 70
Seavey, S. D., . . .	" . . .	1,100 00	1,041 70
Campbell, C. H., . . .	Asst. Watchman, . . .	900 00	822 33
Hough, W. E., . . .	" . . .	900 00	796 11
May, A. E., . . .	" . . .	900 00	360 48
McDonald, Geo. A., . . .	" . . .	400 00	841 69
Moore, James F., . . .	" . . .	900 00	441 67
Ordway, Geo. A., . . .	" . . .	900 00	508 34
Smith, Geo. P., . . .	" . . .	900 00	370 16
Kidder, C. H., . . .	" . . .	900 00	352 67
Huntoon, W. H., . . .	" . . .	900 00	266 68
Shaw, John E., . . .	Turnkey, . . .	1,100 00	715 60
Davis, M. H., . . .	Watchman, . . .	1,000 00	489 28
Lowe, Benj. O., . . .	" . . .	1,000 00	583 38
			\$44,477 50

signed.

† Term expired.

[B.]

DR. MASSACHUSETTS STATE PRISON in account with S. E. CHAMBERLAIN, Warden, for year ending Sept. 30, 1873. CR.

<i>Clothing Department.</i>			
Stock on hand, Oct. 1, 1872, . . .	\$8,377 18		
Paid for this department during year, . . .	6,561 24		
		\$14,938 42	
<i>Expense Department.</i>			
Stock on hand, Oct. 1, 1872, . . .	\$4,747 25		
Paid for this department during year, . . .	25,380 15		
		30,127 40	
<i>Provision Department.</i>			
Stock on hand, Oct. 1, 1872, . . .	\$747 23		
Paid for this department during year, . . .	36,398 55		
		37,145 78	
<i>Educational Department during year,</i>			
Paid to <i>Convicts discharged</i> during year, . . .		703 63	
Paid for <i>Repairs and Improvements</i> during year, . . .		432 00	
Paid to <i>Officers for Salaries</i> during year, . . .		1,215 04	
Paid for <i>Transportation of Convicts</i> during year, . . .		44,477 50	
		245 50	
<i>Recapitulation.</i>			
Stock on hand, as above, . . .	\$13,871 66		
Paid for Departments, as above, . . .	115,413 61		
		\$129,285 27	
		23,427 38	
Excess in favor of Prison,			
<i>Clothing Department.</i>			
Rec'd for this department during year, . . .	\$126 63		
Stock on hand to new account, . . .	5,681 09		\$5,807 72
<i>Expense Department.</i>			
Rec'd for this department during year, . . .	\$4,589 88		
Stock on hand to new account, . . .	3,792 51		8,382 39
<i>Provision Department.</i>			
Stock on hand to new account, . . .			1,893 50
<i>Labor Department.</i>			
Earnings of Convicts during year, . . .			131,957 54
<i>Rental Department.</i>			
Rec'd for rent of Houses and Lands, . . .			3,236 00
<i>Fees Department.</i>			
Rec'd from Visitors to Prison during year, . . .			1,435 50
<i>Recapitulation.</i>			
Stock on hand, as above, . . .	\$11,367 10		
Earnings of men, as above, . . .	131,957 54		
Other sources, . . .	938 01		

1873,	Expense department,	36,252 28
Rental Houses and Land,	Provision department,	703 63
Fees from Visitors,	Educational department,	1,215 04
Stock on hand less than last year,	Repairs and Improvements,	432 00
	Prisoners discharged,	44,477 50
	Salaries of Officers,	245 50
	Transportation of Prisoners,	8,867 89
	Commonwealth, more paid than drawn,	3,326 46
	Ira Blanchard, unpaid,	15,414 40
	Tucker Manufacturing Company, unpaid,	4,927 25
	Farrar Brothers, unpaid,	
		\$145,737 66

MASS. STATE PRISON, October 15, 1873.

We have examined the foregoing account current of the Warden with the State Prison, and the statement of balances of the various departments, and the vouchers relating thereto, and certify that the same are correct.

(Signed,)

HARMON HALL,  
WESTON LEWIS,  
L. L. GOODSPEED,

*Inspectors.*



## [C.]

Table showing the average number and cost per man for provisions, Clothing, and all other expenses, and the average cost per man for the last eighteen years.

YEAR.	Number.	Provisions.	Clothing.*	Officers.	Sundries†	Total.	Earnings.
1855, .	483	\$37 64	\$15 48	\$52 13	\$39 18	\$144 43	\$111 39
1856, .	455	37 66	11 41	55 84	33 00	137 91	121 05
1857, .	441	43 06	10 93	68 32	32 65	164 87	121 54
1858, .	469	38 63	14 09	64 67	30 87	148 26	109 65
1859, .	495	37 14	11 80	63 08	18 00	130 02	111 60
1860, .	510	31 61	9 95	59 30	10 29	113 15	118 27
1861, .	520	35 23	9 57	58 88	22 11	125 79	121 14
1862, .	506	35 75	9 40	61 18	21 45	127 78	86 86
1863, .	431	41 48	7 81	70 45	45 69	165 34	142 52
1864, .	377	62 69	15 53	78 21	65 61	222 04	149 09
1865, .	359	71 10	27 21	77 25	61 10	236 66	174 93
1866, .	470	59 75	20 09	60 68	31 54	172 06	173 85
1867, .	537	62 44	17 27	61 11	15 34	156 17	197 79
1868, .	548	73 65	17 76	64 24	26 62	182 27	232 91
1869, .	569	71 20	19 00	61 20	22 71	174 11	222 56
1870, .	594	67 00	21 67	60 97	32 54	182 18	227 27
1871, .	554	67 92	19 40	70 70	35 70	193 72	232 72
1872, .	543	68 23	18 72	78 01	57 39	222 26	249 22
1873, .	586	60 16	15 58	75 90	41 54	193 18	233 15

\* Including bedding, and every description of dry goods used in the prison.

† Including transportation of prisoners, repairs and improvements, money when discharged, support of school, &c.

## [D.]

Table relating to Contracts.

NAME OF CONTRACTOR.	Class of Manufactures.	Time.	Number of men.	Rate per day.
Tucker Manufact'ing Co.,	Bronzed Iron Goods,	9 m'nths,	125	\$1 00
" " "	" " "	9 "	100	"
" " "	" " "	3 "	225	"
Ira Blanchard, . .	Shoemaking, . .	1 month,	26	"
Morgan & Dore, . .	" . .	12 m'nths,	75	1 00
Averell & Hunting, . .	Brush-making, . .	12 "	35	1 00
Fearing, Rodman & Swift,	Chain-making, . .	12 "	25	1 00
Farrar Bros., . . .	Shoemaking, . .	12 "	100	1 10

[E.]  
STATISTICS.

TABLE No. 1.

Number of convicts October 1, 1872, was . . . .	562
Number received under warrants from the Courts during the year ending and including September 30, 1873, was . . . .	173
Number, having violated condition of pardon, . . . .	1
	<hr/> 736
Number discharged between October 1, 1872, and September 30, 1873 :—	
Number of sentence, . . . . .	129
Number of sentence, . . . . .	9
Number of sentence, . . . . .	10
Number of hospital, . . . . .	1
Number of hospital, . . . . .	1
	<hr/> 150
Number September 30, 1873, . . . . .	586

TABLE No. 2.

*Ages of Convicts now in Prison.*

to 20 years, . . . 58	From 50 to 60 years, . . . 17
to 25 years, . . . 167	60 to 70 years, . . . 12
to 30 years, . . . 144	70 to 80 years, . . . 1
to 40 years, . . . 133	Total, . . . . . 586
to 50 years, . . . 54	



TABLE No. 3.

*Ages of Convicts received last year.*

From 15 to 20 years, . . .	29	From 50 to 60 years,	
20 to 25 years, . . .	60	60 to 70 years,	
25 to 30 years, . . .	36	Total, . . .	
30 to 40 years, . . .	31		
40 to 50 years, . . .	11		

TABLE No. 4.

*Crimes of Convicts now in Prison.*

Adultery, . . . . .	2	Incest, . . . . .	
Arson, . . . . .	20	Larceny from person,	
Assault with intent to murder,	19	Lewd and lascivious c	
Assault with intent to rape, .	24	Larceny in shop, depot	
Attempt to aid convicts to		ing-house or other bu	
escape, . . . . .	2	Manslaughter, . .	
Attempt to rob, . . . . .	15	Murder, . . . . .	
Attempt to break and enter, .	1	Obtaining goods and	
Attempt to destroy a vessel, .	1	by false pretences,	
Bestiality, . . . . .	4	Obstructing railroad,	
Bigamy, . . . . .	1	Polygamy, . . . .	
Breaking and entering ves-		Perjury, . . . . .	
sel, shop, house or other		Prize fighting, . .	
building, intending to steal,		Rape, . . . . .	
and stealing, . . . . .	159	Robbery, . . . . .	
Burglary, . . . . .	24	Receiving stolen good	
Common and notorious		Uttering United States	
thieves, . . . . .	11	ury notes and other	
Embezzlement, . . . . .	3	orders for money,	
Forgery, . . . . .	21	Total, . . . . .	
Having burglars' tools for use			
unlawfully, . . . . .	4		

TABLE No. 5.

*Crimes of Convicts received during the year.*

Forgery, . . . . .	1	8
Having burglars' tools, in-	3	
tending to use unlawfully, .	3	4
Incest, . . . . .	2	
Larceny in shop, depot, dwell-	3	
ing-house or other building, .	2	26
Larceny from the person, .	1	15
Lewd and lascivious conduct, .		1
Manslaughter, . . . . .		6
Murder, . . . . .		3
Obstructing railroad, . . .	54	1
Receiving stolen goods, . .	1	6
Rape, . . . . .	1	2
Robbery, . . . . .	4	23
Total, . . . . .	3	174
Thieves, . . . . .	1	
ement, . . . . .		

TABLE No. 6.

*Period of Sentences of Convicts now in Prison.*

For 10 years, . . . . .	4	52
11 years, . . . . .	2	2
12 years, . . . . .	12	12
13 years, . . . . .	32	4
14 years, . . . . .	13	5
15 years, . . . . .	1	11
16 years, . . . . .	94	3
17 years, . . . . .	9	1
20 years, . . . . .	33	10
22 years, . . . . .	3	1
23 years, . . . . .	124	1
25 years, . . . . .	1	2
30 years, . . . . .	30	1
Life, . . . . .	38	63
Total, . . . . .	1	586
ars and 3 months, . . . .	2	
ars and 6 months, . . . .	12	
ars, . . . . .	32	
ars and 6 months, . . . .	13	
ars and 9 months, . . . .	1	
ars, . . . . .	94	
ars and 6 months, . . . .	9	
ars, . . . . .	33	
ars and 6 months, . . . .	3	
ars, . . . . .	124	
ars and 6 months, . . . .	1	
ars, . . . . .	30	
ars, . . . . .	38	
ars and 6 months, . . . .	1	
ars, . . . . .	17	
ars, . . . . .	4	

TABLE NO. 7.

*Period of Sentences of Convicts received last year*

For 1 year, . . . . .	4	For 7 years and 6 months, . . . . .	
1 year and 3 months, . . . . .	2	8 years, . . . . .	
1 year and 6 months, . . . . .	4	10 years, . . . . .	
2 years, . . . . .	16	12 years, . . . . .	
2 years and 6 months, . . . . .	11	14 years, . . . . .	
3 years, . . . . .	36	15 years, . . . . .	
3 years and 6 months, . . . . .	3	16 years, . . . . .	
4 years, . . . . .	13	20 years, . . . . .	
4 years and 6 months, . . . . .	2	30 years, . . . . .	
5 years, . . . . .	38	Life, . . . . .	
6 years, . . . . .	8		
7 years, . . . . .	12	Total, . . . . .	

TABLE NO. 8.

*States and Countries of which Convicts now in Prison were*

Alabama, . . . . .	1	New Jersey, . . . . .	
Australia, . . . . .	1	New York, . . . . .	
Canada, . . . . .	14	New Hampshire, . . . . .	
Connecticut, . . . . .	8	Ohio, . . . . .	
England, . . . . .	23	Prince Edward Island, . . . . .	
France, . . . . .	1	Portugal, . . . . .	
Georgia, . . . . .	1	Pennsylvania, . . . . .	
Germany, . . . . .	9	Prussia, . . . . .	
Greece, . . . . .	1	Rhode Island, . . . . .	
Illinois, . . . . .	1	Scotland, . . . . .	
Ireland, . . . . .	83	Sicily, . . . . .	
Italy, . . . . .	3	South America, . . . . .	
Kentucky, . . . . .	3	Sweden, . . . . .	
Louisiana, . . . . .	4	Spain, . . . . .	
Massachusetts, . . . . .	256	Switzerland, . . . . .	
Maryland, . . . . .	7	Vermont, . . . . .	
Maine, . . . . .	40	Virginia, . . . . .	
Mississippi, . . . . .	1	Foreigners, . . . . .	
New Brunswick, . . . . .	10	Natives, . . . . .	
Nova Scotia, . . . . .	7	Total, . . . . .	
North Carolina, . . . . .	1		
Newfoundland, . . . . .	1	Of the above, 46 are n	

TABLE NO. 9.

*and Countries of which Convicts received last year were Natives.*

	1	North Carolina,	1
cut,	5	New York,	10
	4	Nova Scotia,	2
	8	Ohio,	1
y,	4	Prince Edward Island	1
	1	Pennsylvania,	2
	15	Rhode Island,	5
y,	1	Scotland,	3
	15	Vermont,	3
d,	4	Virginia,	3
ussetts,	78	Foreigners,	42
pi,	1	Natives,	132
unswick,	3		
mpshire,	2	Total,	174
land,	1	Of the above, 17 are negroes.	

TABLE NO. 10.

*Convicts now in Prison were convicted as follows:*

ole,	3	Northampton,	7
	293	New Bedford,	22
ge,	42	Pittsfield,	17
	21	Plymouth,	9
g,	4	Salem,	29
ld,	5	Springfield,	21
ce,	15	Taunton,	8
	8	Worcester,	41
	27		
yport,	14	Total,	586

TABLE No. 11.

*Convicts received last year were convicted as follows*

Boston, . . . . .	98	Newburyport, . . . . .	
Cambridge, . . . . .	12	Pittsfield, . . . . .	
Greenfield, . . . . .	1	Plymouth, . . . . .	
Dedham, . . . . .	6	Salem, . . . . .	
Fitchburg, . . . . .	2	Springfield, . . . . .	
Lawrence, . . . . .	2	Taunton, . . . . .	
Lowell, . . . . .	8	Worcester, . . . . .	
Northampton, . . . . .	1		
New Bedford, . . . . .	7	Total, . . . . .	

TABLE No. 12,

*Employment of Convicts, September 30, 1873*

<i>For Contractors.</i>			
Blacksmiths, . . . . .	19	Carpenters, cooper painter, . . . . .	
Bronzing, . . . . .	82	Cooks and bakers, . . . . .	
Brush-makers, . . . . .	29	Runners for shops, . . . . .	
Chain-makers, . . . . .	31	Sweepers, waiters . . . . .	
Iron bedsteads, . . . . .	43	hospital nurses, . . . . .	
Foundry, . . . . .	42	Tailors, . . . . .	
Planing room, . . . . .	22	Team-hands, yard-hand . . . . .	
Polishing shop, . . . . .	15	wood-sawyers and ot . . . . .	
Spring beds, . . . . .	10	laborers, . . . . .	
Shoemaking, . . . . .	163	Shoemakers, . . . . .	
	456	Close confinement, . . . . .	
		Old, infirm,*and in ho . . . . .	
		tal, sick, . . . . .	
<i>For Prison Account.</i>		Total, . . . . .	
Barbers, clothes-menders and washmen, . . . . .	20		



TABLE NO. 13.

*The Sentences of Convicts now in Prison expire as follows :*

Nov. and Dec., 1873, . . . . . 37	In 1884, . . . . . 6
. . . . . 109	1885, . . . . . 8
. . . . . 103	1886, . . . . . 3
. . . . . 78	1887, . . . . . 2
. . . . . 63	1888, . . . . . 1
. . . . . 39	1890, . . . . . 3
. . . . . 32	1891, . . . . . 1
. . . . . 19	1898, . . . . . 1
. . . . . 7	Life, . . . . . 63
. . . . . 6	
. . . . . 5	Total, . . . . . 586

TABLE NO. 14.

*Life Sentences.*

under sentence for life, October 1, 1872, was . . . . .	62
received during the year ending September 30, 1873, was . . . . .	3
received violating condition of pardon, . . . . .	1
	66

arged during the year ending September 30, 1873:—

ission of sentence, . . . . .	1
h, . . . . .	2— 3
total now in prison, . . . . .	63



TABLE NO. 15.

*Names of Crimes of Convicts in Prison under Sentence of Life for Life.*

Arson, . . . . .	15	Rape, . . . . .	
Burglary, . . . . .	1	Robbery with force and	
Murder, . . . . .	16	lence, . . . . .	
Murder (sentence of death			
commuted), . . . . .	9	Total, . . . . .	

TABLE NO. 16.

*Crimes of Convicts under Sentence for Life, who were received.*

Murder, . . . . .	
Death Penalty commuted, . . . . .	
Arson, . . . . .	
Total, . . . . .	

TABLE NO. 17.

*Re-Commitments.*

Of 586 Convicts now in Prison, 90 are re-commitments, viz:

For the 2d time, . . . . .	
3d time, . . . . .	
4th time, . . . . .	
5th time, . . . . .	
Total, . . . . .	

Of the 174 Convicts received during the last year, 24 are re-commitments, viz:—

For the 2d time, . . . . .	
3d time, . . . . .	
4th time, . . . . .	
Total, . . . . .	

TABLE NO. 18.

*Of Numbers, &c., of Convicts during the year.*

Least number at any	December, 1872, . . .	564 $\frac{1}{2}$
During the year	January, 1873, . . .	574 $\frac{1}{2}$
. . . . . 596	February, 1873, . . .	582 $\frac{1}{2}$
Least number at any	March, 1873, . . .	577 $\frac{1}{2}$
During the year	April, 1873, . . .	580 $\frac{1}{2}$
. . . . . 557	May, 1873, . . .	578 $\frac{1}{2}$
Average number during	June, 1873, . . .	583 $\frac{1}{2}$
per day, was . 578	July, 1873, . . .	587 $\frac{1}{2}$
Average:—	August, 1873, . . .	590 $\frac{1}{2}$
1872, . . . . 560 $\frac{3}{4}$	September, 1873, . . .	590 $\frac{3}{4}$
1872, . . . . 569 $\frac{5}{8}$		

• TABLE NO. 19.

*The Number of Negroes committed to this Prison each Year for the last Seventeen Years.*

. . . . . 10	1866, . . . . .	30
. . . . . 9	1867, . . . . .	14
. . . . . 9	1868, . . . . .	16
. . . . . 10	1869, . . . . .	10
. . . . . 21	1870, . . . . .	10
. . . . . 7	1871, . . . . .	3
. . . . . 5	1872, . . . . .	9
. . . . . 5	1873, . . . . .	17
. . . . . 2		

## TABLE NO. 20.

*Daily Rations for Convicts in the Massachusetts State P*

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## SUNDAY.

*Breakfast.*—Rice hash, white bread and coffee.*Dinner.*—Meat hash, graham bread and coffee.

## MONDAY.

*Breakfast.*—Fish hash, white bread and coffee.*Dinner.*—Corned beef and vegetables and white bread.*Supper.*—White bread and coffee.

## TUESDAY.

*Breakfast.*—Meat hash, white bread and coffee.*Dinner.*—Baked beans and brown bread.*Supper.*—White bread and coffee.

## WEDNESDAY.

*Breakfast.*—Mashed potatoes and salt pork, white bread and*Dinner.*—Beef soup and white bread.*Supper.*—White bread and coffee.

## THURSDAY.

*Breakfast.*—Meat hash, white bread and coffee.*Dinner.*—Pea soup and white bread.*Supper.*—White bread and coffee.

## FRIDAY.

*Breakfast.*—Fish hash, white bread and coffee.*Dinner.*—Baked beans and brown bread.*Supper.*—White bread and coffee.

## SATURDAY.

*Breakfast.*—Meat hash, white bread and coffee.*Dinner.*—Beef soup and white bread.*Supper.*—White bread and coffee.

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TABLE No. 21.  
*Relating to Pardons, for Ten Years.*

YEAR.	Average No. of men.	Pardoned.
. . . . .	376 $\frac{2}{3}$	30
. . . . .	359	25
. . . . .	470 $\frac{1}{4}$	16
. . . . .	537	13
. . . . .	546	34
. . . . .	568 $\frac{3}{4}$	30
. . . . .	593 $\frac{2}{3}$	63
. . . . .	554 $\frac{1}{2}$	35
. . . . .	543 $\frac{1}{2}$	16
. . . . .	586	10

## CHAPLAIN'S REPORT.

To Gen. S. E. CHAMBERLAIN, *Warden Massachusetts  
Prison.*

When appointed, on the first of April last, to my duty, I welcomed it as a field of great opportunity for beneficent and productive work. My half year's experience confirms such expectations. Contrary to what I apprehend is general opinion, I have found the spiritual soil of a prison neither obdurate nor barren. The condition of punishment renders the sensibilities more acute, quickens a conscience of ill-desert and need, and invites all friendly approach. I am aware that there are exceptions, because mechanical conformity of result cannot be predicated or realised from processes that deal with moral subjects and free agents; but such exceptions are far more unfrequent than I had expected, and I am persuaded that the faithful prison Chaplain may secure as abundant and encouraging fruits of his labors as a minister of the gospel in any other field.

The enforced seclusion of prison life may be cheerfully alleviated by his friendly word and presence; its dreariest and sometimes harrowing meditations diverted into salutary and grateful channels. Imprisonment produces an aroused and eager mental attitude, much opposed to the lethargy and indifference of ordinary life concerning the themes and problems of religion.

The seriousness that his life-problems have already assumed disposes the convict to inquire whether all the relations of his experience of this life may not be charged with consequences that demand attention immediate and timely; and so I have to break through the crust of worldly absorption and sluggish indifference, that so often foils the faithful pastor.



My personal exhortations and familiar counsel in our chapel prayer meeting or at the cell-door, at solicited interviews on Wednesdays and Fridays, and by the bedside in the hospital, have been welcomed and thoughtfully cherished, with but very few exceptions, and I have endeavored to leave none unvisited. I esteem it a great privilege and responsibility to be the friend of nearly six hundred men, appointed by the State, in her name, to bear to them in all their deprivations the ministries of personal kindness, and, above all, the comforting and elevating gospel of Jesus Christ.

I have reason to think a score, at least, have been subjects of that reform, which, beginning in a new life, born of God in the soul, will develop into safe and useful activities in prison, after release, and through eternity. I deem this the only reliable reform, and that which is surest to meet the objects and demands of prison discipline.

My themes of discourse, at the regular chapel service upon the Sabbath, have been of a practical character, and, while my mode of treatment has been essentially the same as I could have employed for any other congregation, I have always been favored with an attentive, thoughtful hearing; and, in frequent instances, I have received evidence that the word of truth there spoken has borne genuine and precious fruits in the hearts and lives of those who heard and welcomed it.

I am not unmindful of the many valuable and efficient features of your successful administration of our institution, and I may be unduly influenced by a professional enthusiasm, but I undertake and shall prosecute my duties, firmly persuaded that the protection of society will be best secured, punishment become least afflictive, and the real welfare of the criminal most fully provided for, when I can so present the claims and offices of our risen Lord and Saviour, that my hearers will all give their hearts and lives to his service.

My brief experience, already alluded to, demonstrates the possibility of so doing, and from that experience I derive both encouragement and enthusiasm for the future.

I endeavor to omit no subordinate and tributary methods, such as frequent and methodical visits from cell to cell, regular calls on the sick, at least twice a week, and daily in



extreme cases, a constant readiness for interviews who specially desire to meet me in private; and, in general attitude of friendly interest, which shall encourage the fullest confidence and personal esteem. By these means we hope to lead them to the Son of God who taketh away the sin of the world.

I would make prominent mention of our Sunday prayer meeting, both because it is a source of joy and strength to my charge, and because of the kind coöperation of the prisoners who cheerfully come to their duty at an earlier hour than they have before been accustomed, in order that we may be able to hold this meeting. The exercises are conducted almost entirely by the prisoners, and are creditable to their intelligence and piety. The same individuals who compose the Sunday school, both being voluntary exercises. They number about one hundred, and are constantly increasing. Prominent and grateful mention should be made of our Sunday-school teachers, thirteen in number, who with no reward but the consciousness of doing good, come with punctuality—some of them for fifteen years—faithfully taught from the living oracles of God's word, and happy to express to them a weighty sense of personal obligation, and I know they have the hearty thanks of their fellow-prisoners.

Our library, also, is an important accessory, highly valued and diligently read by all who are able to read. During the past year 38,210 volumes have been drawn; a large number, as you will observe, for each man. Our faithful librarian makes his duty a work of love for his fellow-prisoners. With his own hands he has bound 264 volumes, covered the covers, besides numberless minor repairs to others. There have been added to the library 151 volumes, of which 63 are new, to replace old ones worn out, and 32 have been done up and rebound. His methods of accounts and facilities for borrowing books are as complete and useful as any adopted for prison libraries.

There are in the library about 3,000 volumes, but we have a liberal appropriation to replace those that are worn out and make such additions as our wants require.

The fact that some in prison cannot read and make a very limited education is not only lamentable in itself

arranges a Chaplain's plans and limits his usefulness. therefore, sincerely to be hoped that our State will more liberal provisions for removing from her convicts tters of ignorance which exclude the light of God's ed word.

such increased provision, she has full sanction in the ized duty of self-protection—to say nothing of the of humanity. While it is true that the higher forms of e are no sure safeguard against crime, it is beyond on that the discharged convict would be much more to lead a life of honest industry, if, during imprison- he has been taught the rudiments of education that pen to him wider opportunities for employment, and, same time, quicken and develop a higher tone of self- t. We think we do him a service in teaching him a and we do; but it is all-important, to give him that e which shall incline him to make diligent and honorable that trade when again a citizen. I therefore regard nts and convenience in this matter of improved educa- facilities as entirely consonant with the main object of discipline.

must not close without expressing my deep sense of ion to yourself and your officers, for your and their n coöperation, and kind personal consideration. With ents of the highest personal esteem, I am

Faithfully and sincerely yours,

S. LEWIS B. SPEARE,  
*Chaplain Massachusetts State Prison.*

## PHYSICIAN'S REPORT.

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To Gen. S. E. CHAMBERLAIN, *Warden State Prison,  
town, Mass.*

SIR:—In accordance with the usual custom, respectfully submit the following Report of the medical department of this institution. Since I entered upon the duties of this office, no epidemics of a serious nature have prevailed. In the spring we had a few cases of small-pox, which were readily to treatment. They were isolated, placed in a cool and well-ventilated room, and were kindly cared for by an officer and nurses detailed to take care of them. The patients were placed there by Dr. Dearborn, who had charge of the institution when I entered upon its duties; he had taken every precaution to prevent the disease from spreading, and fully watched the patients so that the worst cases were not increasing when I took charge, February 1st, 1873, and only a few cases of a very mild form occurred.

During the year nine deaths have occurred as follows:

1872.—Oct. 24. John Robinson (colored) died of consumption, aged 34 years. In prison 6 years and 6 months. Crime, robbery. Sentence, 10 years.

Nov. 13. John McNulty died this A. M. of consumption, aged 20 years. In prison 3 years and 4 months. Crime, breaking and entering. Sentence, 6 years.

1873.—Jan. 3. John Williams, 13th, died this A. M. of consumption, aged 25 years. In prison 28 months. Crime, robbery. Sentence, 3 years.

Apr. 1. James Hayes died this A. M. of phthisis pulmonalis, aged 29 years. In prison 28 months. Crime, breaking and entering. Sentence, 5 years.

May 24. George Wilson died this A. M. of heart disease, aged 29 years. In prison 3 years. Crime, committing murder. Sentence, 6 years.

ne 27. Dennis Regan died this P. M. of consumption, 23 years. In prison 29 months. Crime, rape. Sentence, life.

ne 30. Charles Galvin died this A. M. of consumption, 18 years. In prison 23 months. Crime, rape. Sentence, life.

g. 28. John Baker (colored) died this A. M. of consumption, aged 23 years. In prison 55 days. Crime, breaking and entering. Sentence, 3 years.

ot. 29. John Shea died this P. M. of hemorrhage from lungs, aged 22 years. In prison 5½ years. Crime, manslaughter. Sentence, 8 years.

Daily applicants for advice and treatment number	10,556
Patients admitted to hospital, . . . . .	23
Residence in hospital, . . . . .	2,020
Costs for a day, . . . . .	765
Costs saved from labor, . . . . .	520
. . . . .	9

The commissioners on lunacy, at the request of the warden, on April 8, 1873. Convict John Sullivan was examined, and found to be decidedly insane, and his removal to a state lunatic hospital was recommended, and he was sent to Worcester under a warrant from the courts.

The hospital is in excellent condition, well ventilated and in perfect order by Mr. Lounsberry, who is very assiduous in his duties, watching carefully and continually the condition of the patients and rendering every assistance in his power to make the sufferers comfortable. My associate, Dr. Lounsberry, has spent three or four hours daily among the convicts, going through the shops and classifying the cases which require treatment, placing those with pulmonary tendencies to healthy labor as possible.

It gives me pleasure, sir, to state that my relations with the officers of the institution have been very pleasant; they have always been ready and willing to coöperate with me in the management of my department.

ANSON P. HOOKER,  
*Physician.*



## APPENDIX.

## STATUTES RELATING TO STATE PRISON.

[G. S., chap. 179.]

## AN ACT RELATING TO THE STATE PRISON.

## GENERAL PROVISIONS.

[See 1871, 294.]

SECTION 1. The state prison in Charlestown in the county of Middlesex shall be the general penitentiary and prison of the commonwealth for the reformation as well as for the punishment of male offenders which shall be securely confined, employed in hard labor, and in the manner hereafter directed, all offenders convicted before the opening of this state, or, except as provided in section sixty-one of chapter 268, of the laws of 1871, any court of the United States held in the district of Massachusetts, and sentenced according to law to imprisonment or to a term of solitary imprisonment and confinement therein at hard labor.

SECT. 2. For the purpose of all judicial proceedings, the precincts thereof shall be deemed to be within and a part of the county of Suffolk as well as the county of Middlesex, and the courts of the counties of Suffolk and Middlesex shall have jurisdiction of all crimes and offences committed within the same.

SECT. 3. All process to be served within the precincts of the prison shall be directed to and served and returned by the warden or keeper.

SECT. 4. The governor with the advice and consent of the council may from time to time cause additional buildings to be erected or alterations to be made in the existing buildings of the prison, so that there shall be at all times as many separate cells as there are convicts in the prison. He may in like manner cause such additions or alterations to be made as are found necessary for the accommodation of the convicts required by law to reside constantly within the precincts of the prison.

SECT. 5. The prison shall be visited by the governor and council annually, and as much oftener as they may think proper, for the purpose of examining into its concerns and ascertaining its condition, inquiring into all alleged abuses or neglects of duty, and making such alterations in the general discipline of the prison as they find necessary.

6. When an appropriation of money is made by the legislature support of the prison, the governor with the consent of the council draw a warrant in favor of the warden, either for portions thereof from time to time, or for the whole amount at one time, as he thinks proper.

#### OFFICERS AND SALARIES.

7. The officers of the prison shall consist of three inspectors, one deputy-warden, one chaplain, one physician and surgeon, one clerk, eleven turnkeys, ten permanent watchmen, and as many casual watchmen, not exceeding seven, as the warden and inspectors may deem necessary, and as many assistant watchmen, not exceeding five, as the warden may deem necessary.

8. The inspectors shall be appointed by the governor with the advice and consent of the council, subject to removal in like manner. Those now in office shall continue so for the terms of their respective appointments unless sooner removed by the governor and council. One inspector shall be appointed annually in April for three years; and the governor shall annually in the same month designate one inspector to act as chairman. Appointments to fill vacancies caused by death, resignation or removal before the expiration of terms, shall be for the residue of such terms; and no inspector shall be reappointed until one year after the expiration of his term.

9. The warden, chaplain, and physician and surgeon shall be appointed by the governor with the advice and consent of the council, and shall be commissioned to hold their offices during the pleasure of the executive.

10. The deputy-warden and all other officers except the assistant watchmen shall be appointed by the warden, subject to the approval of the council, inspectors, and shall hold their offices during the pleasure of the council; but if the warden thinks any such officer ought to be removed, and the inspectors do not consent thereto, the warden may appeal to the governor and council, who after reasonable notice to the inspectors may make such removal. The assistant watchmen shall be appointed by the warden, and shall hold office during his pleasure.

11. The warden shall immediately report to the inspectors all appointments made by him.

12. Neither the warden nor any officer appointed by the warden shall be employed in any business for private emolument, which does not pertain to the duties of his office.

13. The officers of the prison shall receive the following annual salaries, viz.: each inspector, two hundred dollars; the warden, twenty-five hundred dollars; the deputy-warden, fifteen hundred dollars; the chaplain, eleven hundred dollars; the physician and surgeon, seven hundred dollars; the clerk, twelve hundred dollars; each turnkey, eight hundred dollars; each watchman, seven hundred and fifty dollars; and each assistant watchman, six hundred dollars; payable in monthly payments by the warden out of the treasury of the prison, and in full for all services. No other perquisite, reward, or emolument, shall be allowed to be received by any of them, except that there shall be allowed to the



warden and deputy-warden sufficient house room with fuel and themselves and families.

#### INSPECTORS.

SECT. 14. The inspectors shall from time to time establish regulations consistent with the laws of the state, for the direction of the officers of the prison in the discharge of their duty, the government, employment, and discipline, of the convicts, and the custody and preservation of the public property. As soon as may be after the establishment of any such rules and regulations, they shall cause a copy thereof to be laid before the governor and council, who may annul, or modify, the same; and the inspectors shall cause a copy of the rules and regulations so approved to be certified as soon as possible to the clerk of the prison and delivered to the warden.

SECT. 15. The inspectors or one of them shall visit the prison once in each week, and it shall be visited by the board of inspectors at least once a month, and oftener if they think necessary, for the purpose of examining the books and all the concerns of the prison, and ascertaining whether the laws, rules, and regulations, relating to the prison, are duly observed, and the officers competent and faithful, and the convicts properly employed.

SECT. 16. All books and documents relating to the concerns of the prison shall at all times be open to the examination of the inspectors, who shall semi-annually carefully examine said books and compare them with the vouchers and documents relating thereto.

SECT. 17. All bills contracted by the warden for purchases of the prison, shall be approved by one or more of the inspectors before payment.

SECT. 18. The inspectors shall forthwith report to the governor and council all violations of law and omissions of duty by the warden, or physician and surgeon, coming to their knowledge; and every officer holding his place at the pleasure of the inspectors and warden who is found faithful or incompetent, or known to use intoxicating liquors, shall be by them forthwith removed: the inspectors shall before the fifteenth day of October in each year make a detailed report to the governor and council for the year ending on the last day of the preceding month, stating therein the names of the officers of the prison, their several salaries, the name of each contractor in the prison, the number of convicts employed by him, their daily pay, and the amount of their individual earnings, the number of volumes in the prison library, and the cost of each addition to and change in the prison property, together with a full statement of all the concerns of the prison.

#### CHAPLAIN.

SECT. 19. The chaplain shall perform divine service in the prison, instruct the convicts in their moral and religious duties, attend the sick on suitable occasions, and devote his whole time to the discharge of the duties of his office.

## PHYSICIAN AND SURGEON.

0. The physician and surgeon shall visit the hospital of the least once in each day, and as much oftener as necessary, pre-convicts who are sick, and attend to the regimen, clothing, and, of such of them as are in the hospital. He shall keep a register, which shall remain at the prison, of all admissions to the hospital, stating the time of admission, the nature of the disease, his presence, the treatment of each patient, and the time of his discharge from the hospital, or of his death. The journal shall also contain entries of orders given for supplies for the hospital department, specifying the quantities ordered. All such orders shall be in writing, and the warden shall see that the supplies so ordered.

1. He shall attend upon all insane convicts, and, when in his opinion it can be done without detriment or danger to the other patients, shall direct their removal to the prison hospital, so that they have sufficient daily exercise outside their cells or places of confinement.

2. When a convict complains of such illness as requires medical attendance thereof shall be given to the physician, who shall visit the convict, and if in the opinion of the physician the illness is such as to require removal to the hospital, the warden may order such removal, and the convict shall remain in the hospital until the physician determines that he may leave it without injury to his health.

## WARDEN AND DEPUTY-WARDEN.

[See 1864, 307; 1865, 111; 1869, 275.]

3. Before the warden enters upon the duties of his office, he shall give bond to the commonwealth in the sum of twenty thousand dollars, with sufficient sureties to be approved by the governor and council, and that he shall faithfully account for all money placed in his hands as treasurer, and perform all the duties incumbent on him as such. Such bond with the approval of the sureties indorsed thereon shall be filed in the office of the treasurer of the commonwealth.

4. When the warden receives a warrant from the sheriff in the prescribed form in chapter one hundred and seventy-four, requiring the removal of a convict to be removed from the jail to the state prison to execute his sentence, he shall by himself or such person as he appoints for the purpose, as soon as may be, cause such warrant to be duly executed, and return of the manner in which he has caused the same to be executed, to be filed in the office of the clerk from whence it was issued. The sheriff, jailers, and other officers, are enjoined, if need be, to aid the warden or person by him appointed in the execution of such warrant.

5. The warden and deputy-warden shall reside constantly within the precincts of the prison; and the deputy-warden, clerk, watchmen, and assistant watchmen, shall perform such duties in the charge and

oversight of the prison, the care of the property thereto be in the custody, government, employment, and discipline, of the warden, and he is required of them by the warden in conformity to law and the regulations of the prison.

SECT. 26. The warden shall from time to time propose to the inspectors, such alterations as he thinks advisable in the regulations for the direction of the officers and the government of the prison.

SECT. 27. He shall have the charge and custody of all convicts in the prison, and shall govern and employ them in the manner prescribed by law and pursuant to their respective sentences and the regulations of the prison, until their sentences are performed or they are otherwise discharged by due course of law.

SECT. 28. He shall have the charge and custody of the lands, buildings, furniture, tools, implements, stock, produce, and every other species of property pertaining thereto or within the limits thereof. He shall be treasurer of the prison, and shall receive and disburse all money granted by the legislature for the support thereof, and shall cause to be kept in suitable books regular and complete accounts of the property, expenses, income, business, and concerns, of the prison.

SECT. 29. He shall, as soon as may be after the last day of December in each year, cause to be made full and detailed accounts, to the end of that day, of all the disbursements, expenses, receipts, and profits of the prison, accompanied by sufficient vouchers, which accounts shall be examined and approved by the inspectors shall be deposited in the office of the treasurer of the commonwealth, for the use of the legislature.

SECT. 30. When the office of warden is vacant, or the warden is absent from the prison or unable to perform the duties of his office, the deputy warden shall have the powers, perform the duties, and be subject to the obligations and liabilities of the warden.

SECT. 31. If the office of warden becomes vacant when the legislature is in session, and the council are not in session, the inspectors may require the warden to give a bond to the commonwealth in the sum of ten thousand dollars, with sufficient sureties to be by them approved, for the faithful performance of the duties incumbent on him as deputy warden and treasurer until a warden is appointed; and from the time the bond is approved, the deputy shall, so long as he performs the duties of the office, receive the salary of the warden in lieu of his former salary. If the deputy warden does not give such bond when required, the inspectors may remove him from the office of warden and appoint a deputy warden tempore, who shall give such bond and shall have the power to perform the duties, and receive the salary, of the warden. When the warden is duly appointed and enters upon the discharge of the duties of the office.

#### CONTRACTS.

SECT. 32. All contracts on account of the prison shall be made by the warden in writing, and when approved in writing by the inspectors.

; and the warden or his successor may sue or be sued thereon judgment and execution. No such suit shall abate by reason of the warden becoming vacant, but any successor of the warden, in such suit, may take upon himself the prosecution or defence thereof upon motion of the adverse party and notice he shall be given to do.

3. When a controversy arises respecting any contract made by the warden on account of the prison, or a suit is pending thereon, the warden may submit the same to the final determination of arbitrators or referees to be approved by the inspectors.

4. When it can be advantageously done, the principal articles wanted for the use of the prison shall be contracted for by the year. The warden shall give previous public notice, in two newspapers at least, of the articles wanted, the quantity and quality thereof, the time and place of delivery, and the period during which proposals therefor will be received; which notice shall be published a sufficient time for the consideration of persons who may desire to offer proposals.

5. All such proposals shall be in writing and sealed up, and when appointed they shall be opened by the warden in presence of the inspectors, who shall cause them to be entered in a book and compare the person offering the best terms, with satisfactory security for performance, shall be entitled to the contract, unless it appears to the warden and inspectors that none of the offers are so low as the fair price; in which case no offer shall be accepted, and the warden, with the consent of the inspectors, may proceed to make contracts for the articles wanted for the prison, in the best way he can for the benefit of the Commonwealth. Every such contractor shall give bond or a suitable sum with satisfactory surety or sureties for the performance of his contract.

6. No officer of the prison shall be concerned or interested directly or indirectly in any contract, purchase or sale made on account of the prison.

7. The warden shall take bills of the quantity and price of goods furnished for the prison, at the time of the delivery; and the clerk or such officer as the warden directs, shall compare the bills with the goods delivered. If the bills are found correct, he shall enter them in a date, upon a book to be kept for the purpose. Bills of all services rendered for the prison shall be taken and entered in like manner. If any error or supplies or services is discovered to be incorrect, the clerk shall be required to enter it, and immediately give notice to the warden, that the same may be corrected.

#### DISCIPLINE, &c., OF CONVICTS.

8. The warden and all officers of the prison shall treat the prisoners with kindness, so long as they merit such treatment by their industry and good conduct.

9. All necessary means shall be used, under the direction of the warden, to maintain order in the prison, enforce obedience, suppress idleness and prevent escapes, for which purpose he may at all times

require the aid and utmost exertions of all the officers of the inspectors, chaplain and physician excepted.

SECT. 40. Convicts sentenced to the punishment of hard labor in the prison shall be constantly employed for the benefit of the prison; and no convict shall be employed in engraving or printing of any kind.

SECT. 41. The warden, with the consent of one or more inspectors, may, for such time as they deem necessary to the good order, discipline, or so long as they think expedient for the promotion of the health and discipline, confine to solitary labor such convicts as may be deemed and refractory.

SECT. 42. Convicts against whom the punishment of imprisonment is awarded by sentence of court, or who are sentenced to the prison for violating any of the rules and regulations of the prison, shall be confined in one of the solitary cells, and during such confinement shall be fed with bread and water only, unless the physician of the prison shall direct to the warden that their health requires other diet.

SECT. 43. The warden, with the consent of the inspectors, may cause a Sabbath school to be maintained in the prison, for the purpose of instructing the convicts in their religious duties, and permit such persons as may be deemed suitable to attend the same as instructors, under such regulations as the inspectors may establish. And the warden, with the consent of the inspectors, may furnish suitable instruction in reading and writing, one hour each evening, except Sundays, to all such prisoners as may be deemed fitted thereby and desirous to receive the same.

SECT. 44. No communication shall be allowed between convicts and any person without the prison. They shall be confined in the solitary cells in the night time, and in the daytime all intercourse between them shall, as far as is practicable, be prevented.

SECT. 45. The inspectors and warden may make such regulations as they think necessary or expedient in relation to interviewing convicts with their friends from without the prison; during such visits the convicts and the persons in communication with them shall be under the eye of the warden, or of some officer of the prison appointed by him.

SECT. 46. The warden may at such time and under such regulations as he deems expedient, with the consent of the inspectors, permit the convicts to receive from him the whole or parts of any communications made to him from their friends without the prison, and he may in like manner make known to their friends communications made to him by the convicts.

SECT. 47. The warden and inspectors may adopt such regulations as they think necessary or expedient, not inconsistent with the laws relating to the government of the prison, in relation to the introduction of newspapers into the prison, and to visitors, as they deem necessary or expedient.

SECT. 48. No persons other than the executive government of the commonwealth, members of the legislature, officers of justice, or persons having business at the prison, shall be allowed to visit the prison without a special permit from one of the inspectors or the warden.

SECT. 49. The warden shall cause a register to be kept of the names and residences of all persons so visiting, and of the authorities by whom they visit; which register shall at all times be open to the inspection of the inspectors.

9. The warden may refuse admission to any person having a certificate of pardon when it appears that such admission would be injurious to the interests of the prison, but he shall report such refusal to the board at their next monthly meeting.

#### RECORD OF CONDUCT.

1. The warden shall keep a record of the conduct of each convict for each month that a convict appears by such record to have been observed all the rules and requirements of the prison, and not been subjected to punishment, there shall, with the consent of the board and council, be deducted from the term or terms of his sentence: from a term of less than three years, one day; from a term of more than three and less than seven years, two days; from a term of seven and less than ten years, four days; from a term of ten years or more, five days.

2. Said record and scale of deduction, or any part thereof, shall be submitted by the warden to the governor and council when requested by them, that the same may be considered in the exercise of such clemency on behalf of any convict, as they may deem conducive to the interests of the prison and promotive of the reformation of the convicts.

#### ESCAPES, &c.

3. If a convict under sentence for any limited time escapes from the prison, or attempts by violence to escape, or assaults the warden, or any other officer or person employed in the government or service of the prison, he shall, in addition to his former sentence, be punished by imprisonment in said prison not exceeding ten years, and also by imprisonment not exceeding one year, to be executed forthwith at such time or times, either before or after the expiration of any term of sentence, as the court directs.

4. If a convict under sentence of imprisonment for life escapes from the prison, or attempts by violence to escape, or commits any such offense as is mentioned in the preceding section, he shall be punished by imprisonment not exceeding one year, to be executed at such time or times as the court directs.

5. If an officer or other person employed in the prison voluntarily assists a convict confined therein to escape, or in any way consents to his escape, he shall be punished by imprisonment in said prison not exceeding twenty years.

6. If an officer or person employed in the prison suffers a convict to be sentenced to solitary confinement to be at large or out of the prison, or suffers any convict confined in the prison to be at large, or to be visited, conversed with, or in any way to be comforted, contrary to the regulations of the prison, he shall be punished by fine not exceeding five hundred dollars.

7. Whoever conveys into the prison any disguise, instrument, or other thing adapted or useful to aid a convict in making his escape therefrom, with intent to facilitate the escape of any convict



there lawfully committed or detained, whether such escape attempted or not, or by any means aids a convict in his escape and whoever forcibly or fraudulently rescues or attempts to rescue a convict held in custody under sentence of imprisonment in the state prison, shall be punished by imprisonment in said prison not exceeding five years, or by fine not exceeding five hundred dollars.

SECT. 58. Whoever delivers or procures to be delivered to a convict possession with intent to deliver, to a convict confined in the prison, deposits or conceals in or about the prison, or the dependents of the prison, or in any boat, carriage or other vehicle going into the prison, any article or thing, with intent that a convict in the prison shall obtain or receive the same; and whoever conveys from a convict any article or thing, with intent to convey the same to the prison, contrary to the rules and regulations thereof, and without the knowledge and permission of the warden or board of inspectors, shall be punished by imprisonment in the state prison or jail not exceeding five years, or by fine not exceeding five hundred dollars.

#### RATIONS, CLOTHING, &C., OF CONVICTS.

SECT. 59. The warden and inspectors may, with the advice of the governor and council, make such regulations in regard to the diet, clothing and bedding of the convicts as the health, well-being and circumstances of each convict require; but all diet, rations, clothing and bedding shall be of good quality, and in sufficient quantity for the sustenance and comfort of the convicts. No intoxicating liquors shall be furnished to the convicts.

SECT. 60. The subsistence and diet of the convicts in the prison shall be under the direction of the physician; but for all extra labor or fort or indulgence, not included in his regular hospital rations, therefor shall be in writing and for a term not exceeding one year.

SECT. 61. The warden and inspectors may make such additions in relation to the rations, clothing and bedding of the convicts as the circumstances of each convict may require.

SECT. 62. The prison shall be suitably and sufficiently ventilated. Each prisoner shall have a weekly bath of cold or tepid water, which shall be applied to the whole surface of the body, unless the sickness of any prisoner, such bath may be hurtful or dangerous.

#### DISCHARGED CONVICTS.

[See 1864, 194.]

SECT. 63. The warden may pay to any convict leaving the prison in his opinion by good conduct deserves the same, a sum not exceeding five dollars out of the treasury of the prison; and no convict shall be discharged from the prison without being furnished with decent clothing.

SECT. 64. The governor, with advice of the council, may appoint an agent, to hold office until another is appointed in his place, to counsel and advise, and when and as he deems proper to furnish with clothing, board and tools suitable for their use, such discharged convicts as may seek his aid; and shall be

the employment for such of them as may desire it, by corresponding persons in mechanical and agricultural pursuits, and with benevolent associations and associations.

55. The office of the agent shall be located either in Charles-Boston.

56. He shall keep an account of the moneys expended by him and other necessary expenses of his office, for correspondence and to procure employment for discharged convicts, for furnishing clothing, board and tools, required of him by law, and for conveying discharged convicts to their homes or places of employment when he is proper to pay therefor, which being approved by the auditor of accounts of the governor shall, at the end of each quarter, draw his warrant for the same. But the whole amount so paid for such expenses shall not exceed five hundred dollars in any one year.

57. The warden may in his discretion pay to said agent such moneys as he is authorized by section sixty-three to pay to convict, and the agent shall expend what he thus receives for the benefit of convicts, and account therefor to the auditor.

58. He shall, on or before the fifteenth day of October in each year, make a report to the governor and council a full and detailed account of his doings as such agent for the year ending on the last day of the preceding month, and he shall receive for his services five hundred dollars per year.

[G. S.—1862—chap. 8.]

#### **AN ACT RELATING TO LUNATICS IN THE STATE PRISON.**

Commission for the examination of convicts in the state prison who are insane, provided for in the one hundred and eighteenth section of the General Statutes, shall hereafter consist of the physician in charge of the state prison, as chairman, the superintendents of the state lunatic hospital at Worcester and Taunton, together with the superintendents of the McLean asylum at Somerville and the Boston lunatic hospital.

[G. S.—1864—chap. 303.]

#### **AN ACT IN RELATION TO THE STATE PRISON.**

Section 1. The inspectors of the state prison shall annually, before the first day of December,\* make a report to the governor and council, which shall lay the same before the legislature, in print, in the month of January following. The report shall embrace a statement, which shall be made to them by the warden, of the general condition of the prison, the amount of its liabilities and of outstanding claims, giving names of the persons indebted, the sum due from each, and when due.

It shall contain a detailed account of the expenditures for the salaries of the names, position, pay, and allowances of the several officers

\* See chap. 94, Acts 1873.

and employes; a copy of all contracts made within the sum received for the labor of prisoners, giving the contractors for whom the labor was performed, the kinds of labor of days and pay per day, of each; and also the actual of the support of each inmate. The said inspectors shall in said report, an estimate of the sum that will be required expenses of the prison for the following year, specifying amount for salaries, for subsistence, for clothing, for bed for repairs and for incidentals, together with an estimate of income from labor and from all other sources.

SECT. 2. An annual appropriation shall be made from the support of the state prison; and all receipts for labor and for articles sold at the same, shall, as often as once in be paid over to the treasurer of the commonwealth, who for the same.

SECT. 3. The salaries and pay of all officers and employ prison, and the payment of all bills for supplies and for ctures for said prison, shall be paid monthly from the treasur monwealth, the same having been certified by the auditor rules (accompanied by vouchers), enumerating the bills. The name of each officer and his position, the amount of his sum due him, shall be borne on the pay-roll, which, toge several bills, shall be certified by the warden and bear the least two of the inspectors of the prison. A record in full rolls and bills shall be made by the clerk in a book kept fo at the prison, and the originals deposited with the auditor a

[G. S.—1866—chap. 264.]

**AN ACT IN RELATION TO SOLITARY IMPRISONMENT IN THE STATE PRISON.**

The eighteenth section of chapter one hundred and six of the General Statutes is hereby amended, so that, in case of the convict, the warden, upon the certificate of the physician, may postpone the solitary imprisonment until the convict shall be so far restored that his life will not be endangered by such solitary imprisonment.

[G. S.—1867—chap. 312.]

**AN ACT FIXING THE SALARIES OF CERTAIN OFFICERS OF THE STATE PRISON.**

SECTION 1. The officers of the prison hereinafter named shall receive the following annual salaries, viz.: the warden twenty-five hundred dollars; the deputy-warden seventeen hundred dollars; the chaplain twelve hundred dollars; each watchman nine hundred dollars; and

man seven hundred dollars;\* payable in monthly payments by  
 ten out of the treasury of the prison, and in full for all services.  
 other perquisite, reward, or emolument shall be allowed to or  
 by any of them, except that there shall be allowed to the war-  
 deputy-warden sufficient house room, with fuel and light, for  
 res and families. Such salaries shall be paid from the first day  
 ary last.

2. All acts and parts of acts inconsistent with this act are  
 repealed.

[G. S.—1869—chap. 334.]

**ACT AUTHORIZING THE USE OF THE STATE PRISON FOR  
 PUNISHMENT OF PERSONS CONVICTED IN THE UNITED  
 STATES COURTS.**

State prison shall be used for the reformation and punishment of  
 offenders convicted before any court of the United States held within  
 the State of Massachusetts, and sentenced according to law to the pun-  
 ishment of confinement therein at hard labor; and all such offenders shall  
 be wholly confined, employed at hard labor, and governed in the same  
 manner as persons sentenced by any of the courts of this commonwealth.

[G. S.—1870—chap. 243.]

**ACT RELATING TO THE CHAPLAIN, AND THE PHYSICIAN  
 AND SURGEON OF THE STATE PRISON.**

SECTION 1. The chaplain of the state prison shall perform divine  
 service in the chapel of the prison, instruct the convicts in their moral  
 and religious duties, visit the sick on suitable occasions, have charge of  
 the school and library of the prison, under the direction of the warden  
 and inspectors, and shall devote his whole time to the duties of his office,  
 and shall receive an annual salary of two thousand dollars.

2. The physician and surgeon of the state prison shall receive  
 an annual salary of one thousand dollars.

[G. S.—1871—chap. 301.]

**ACT CONCERNING THE SALARIES OF OFFICERS OF THE  
 STATE PRISON.**

Following named officers of the state prison shall receive the fol-  
 lowing annual salaries, viz.: the warden thirty-five hundred dollars; the  
 deputy-warden twenty thousand dollars; each turnkey eleven hundred dollars; each  
 assistant watchman one thousand dollars; and each assistant watchman eight  
 hundred dollars.

\* See chap. 301, Acts 1873.

[G. S.—1871—chap. 336.]

**AN ACT TO AUTHORIZE THE EXPENDITURE OF MONEY FOR EDUCATIONAL PURPOSES IN THE STATE PRISON.**

The warden and inspectors of the state prison are hereby authorized to expend from the appropriation made for the support of said prison, not exceeding two thousand dollars per annum, in furnishing instruction in reading, writing and such other branches of education as they may deem expedient, to such of the convicts as may be desirous thereby and are desirous of receiving the same; and said inspectors are hereby authorized to expend a sum not exceeding one thousand dollars in fitting up a school-room in said prison.

[Chap. 73, Acts of 1873.]

**AN ACT FOR THE BETTER PROTECTION OF PERSONS EMPLOYED IN THE STATE PRISON.**

*Be it enacted, &c., as follows:*

**SECTION 1.** Section fifty-three of chapter one hundred and nine of the General Statutes is amended by striking the words "and the custody of the same" and inserting the words "and the custody of the same."

**SECT. 2.** This act shall take effect upon its passage.  
*March 8, 1873.*

[Chap. 94, Acts of 1873.]

**AN ACT IN RELATION TO THE REPORTS OF THE INSPECTORS OF THE STATE PRISON.**

*Be it enacted, &c., as follows:*

The report of the inspectors of the state prison to the governor, required by chapter three hundred and three of the Acts of the year eighteen hundred and sixty-four, shall hereafter be submitted to the secretary of the commonwealth on or before the fifteenth day of March annually. *[Approved March 15, 1873.]*

[Chap. 193, Acts of 1873.]

**AN ACT TO PROVIDE UNIFORMS FOR THE OFFICERS OF THE STATE PRISON.**

*Be it enacted, &c., as follows:*

**SECTION 1.** For the purpose of promoting the discipline of the state prison, the several officers thereof, except the board of inspectors, physician and chaplain, shall, while on duty, wear such uniforms as may from time be prescribed by the inspectors and warden.



In order to defray the expense of procuring such uniform, officers, excepting the inspectors, warden, clerk, physician and chaplain, be allowed and paid severally the sum of one hundred dollars in addition to the salary now allowed.

This act shall take effect on the first day of May next.  
*and April 15, 1873.*

[G. S.—1860—Chap. 177, §§ 12, 17.]

#### ACTS RELATING TO PARDONS OF CONVICTS.

12. In all cases in which the governor is authorized by the constitution to grant pardons, he may by and with the advice of the council, on the petition of the person convicted, grant the pardon, upon such conditions, with such restrictions, and under such limitations, as he may deem proper, and he may issue his warrant to all proper officers, to carry the pardon into effect; which warrant shall be obeyed and executed, and the sentence originally awarded.

17. When a convict is pardoned or his punishment is commuted, the warrant to whom the warrant for that purpose is issued shall, as soon as possible after executing the same, make return thereof under his hand, with the doings therein, to the secretary's office; and he shall also file in the office of the court in which the offender was convicted, an attested copy of the warrant and return, a brief abstract whereof the clerk shall join to the record of the conviction and sentence.

[G. S.—1867—Chap. 301.]

1. When a convict sentenced to confinement in the state prison, or any jail or house of correction, is pardoned, or his punishment is commuted by the governor, with the advice of the council, on conditions to be observed by the convict, and it comes to the knowledge of the warden of the state prison, or keeper of the jail or house of correction, that the convict was confined, that he is abroad in violation of the conditions of his pardon or remission of punishment, such warden or keeper shall forthwith cause him to be arrested and detained, until he can be examined by the governor and council; and the officer so directed shall, forthwith give notice in writing to the governor and council that such convict is arrested and detained.

2. The governor and council shall, upon receiving such notice, determine the case of such convict, and if it shall appear by his own admission or by evidence that the convict has violated the conditions of his pardon or remission of punishment, the governor with the advice of the council shall order the convict to be remanded and confined for the unexpired term of his sentence. In computing the period of his confinement, the time between the conditional pardon and subsequent arrest, shall be counted as part of the term of sentence. If it appears to the governor



and council, that the convict has not broken the conditions of conditional pardon or remission, he shall be discharged.

SECT. 3. Sections thirteen, fourteen, fifteen, and sixteen of hundred and seventy-seven of the General Statutes are hereby

SECT. 4. This act shall take effect upon its passage. [Ap  
31, 1867.

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[Officers of the State Prison are exempted from serving as soldiers, see Supplement to General Statutes, 1864, chap. 215, page 27, from enrolment and doing military duty, as see Acts and Resolves, chap. 313, sect. 9.]

**Commonwealth of Massachusetts.**

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STATE AGENCY FOR AIDING DISCHARGED CONVICTS, }  
22 BROMFIELD STREET, BOSTON, Sept. 30, 1873. }

*His Excellency the Governor and the Honorable the Executive Council of the Commonwealth of Massachusetts.*

GENTLEMEN:—The State Agent for Aiding Discharged Convicts herewith presents his Annual Report for the year ending September 30, 1873.

A condensed statement of expenditures is embraced herein. A detailed statement of items, duly vouched, has been deposited in the office of the state auditor.

The whole number of discharged convicts whom I have aided and assisted during the year is two hundred and ninety-two. Two hundred and eleven of these have been inmates of the Massachusetts State Prison, either during the past year or former years. Eighty-two were discharged from different houses of correction within this Commonwealth.

Whenever a reasonable opportunity has presented itself to render assistance, either by advice, a friendly oversight, personal service or pecuniary aid, it has been given. Tools and necessaries have been furnished to forty-two of these men, and, which, it is believed, they have been more essentially benefited than they could have been in any other way.

Eighty-seven have been furnished with transportation to other parts of the State, and to other States, to seek employment, by which it is believed they have been enabled to commence life anew under more favorable circumstances than they could have done in any other way, and thereby to provide for the wants of themselves and of those dependent on them. I am frequently receiving letters and messages from many of these men, returning thanks for what has been done for them; in many instances the expectation of a good result has been fully realized.

Out of sixteen hundred and thirteen discharged prisoners that have come under my care during my agency, four hundred and sixty-nine have been in prison more than once. Four hundred and eleven of that number were arrested in Boston and the suburban towns, thus showing the inability of a portion of these men to resist the temptations held out to them by coming in contract with their old companions. Far away from old companions and old associations, and with their minds employed at some useful occupation, very many of them can be reclaimed and become useful members of society.

Much is being said, and many theories are being advanced in regard to the best mode of treatment for discharged convicts. Very many of these theories may be very good in theory, but very difficult to carry into practice. In my experience with this class of men I find that the less theorizing the better it is for the men. I find that the two simple principles of kind treatment with encouraging words and plenty of employment for the men for the first six months or a year after they leave the prison will do more toward reclaiming and reforming the discharged convict than all the theorizing that the world can ever do.

Whenever I have been able to find steady employment for some useful occupation, for this class of men, with a good kind employer (which oftentimes is not an easy task to perform), then I find good results coming from it.

By being met with kind treatment and encouraging words at the time of his discharge from prison, and an assurance that he can be assisted to rise again in life, it oftentimes produces a new hope in the breast of even the most hardened criminal, and that hope should be kept alive; for if the discharged

no hope, the community can have no hope for him. The community should see to it, not only for the good of the discharged convict, but for the good of the city and the security of society at large, that the little hope in the discharged convict's breast be fanned to a bright flame.

This can only be done by meeting each one with kindness when he comes forth into the world again, by giving him encouragement and by giving him an assurance that we stand ready to assist him up the ladder of life, round by round, if he cannot be assisted and work with us hand in hand and shoulder to shoulder.

Of the two hundred and ninety-three men assisted during the past year, there have been assisted—

Returned home to their friends and to other States	42
While seeking employment,	36
Returned home to their friends and to other States	
To seek employment,	87
Cost of clothing,	85
Food and lodging,	29
Family stores,	9

The amount drawn from the treasury of the Commonwealth during the past year has been as follows:—

Amount paid for tools,	\$439 03
Cost of discharged convicts while seeking employment,	202 00
Transportation of discharged convicts to their friends and to other States to seek employment,	519 70
Cost of clothing,	777 32
Food and lodging,	31 34
Family stores,	77 75
Cost of office, travel of self with and for discharged convicts, post-office expenses and incidental expenses of office,	296 81
	1,000 00
Making a total of,	\$3,343 95

The average age of the men when discharged during the past year is thirty years four months four days.

One hundred and fifty were born of Irish parents, six of American parents, twenty-four of English, three Germans, seven Canadians, seven Nova Scotians, two French, two Portuguese, one Dutch, one African, one Italian, one Norwegian, one H.

Two hundred and seventy-five were white, eight hundred and two hundred and fourteen single, seventy-nine married.

Two hundred and forty-seven were intermarried, forty say they were temperate; two hundred and eighty-one could read and write, twelve could not write names.

Respectfully submitted.

DANIEL H.

PUBLIC DOCUMENT . . . No. 15.

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ABSTRACT

OF THE

RECORDS OF THE SHERIFFS

OF THE

Commonwealth of Massachusetts,

FOR THE YEAR ENDING

SEPTEMBER 30, 1873.

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PREPARED BY

THE SECRETARY OF THE COMMONWEALTH.

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# ABSTRACT OF RETURNS OF THE SHERIFFS

*Of the several Counties in the Commonwealth, for the year ending September 30, 1873, in compliance with the General Statutes, Chapter 17, § 72.*

COUNTIES.	Amount of money received from County Treasurer.	Amount of money received for fees in civil processes.	Amount of money received for fees in criminal processes.	Amount received from all other sources.	Total amount of money received.	No. of days' attendance upon Supreme Judicial Court.	No. of days' attendance upon Superior Court.	No. of days' attendance upon Probate Court.	No. of days' attendance upon Court of Insolvency.	No. of days' attendance upon County Commissioners.	No. of days' attendance upon more than one court in the same day.	Total number of days' attendance.
Barnstable, . . .	\$550 00	-	-	-	\$550 00	5	13	-	-	15	3	33
Berkshire, . . .	1,800 00	-	-	\$147 00	1,447 00	11	67½	-	-	-	-	78
Bristol, . . .	1,275 00	-	-	-	1,275 00	22	82	-	-	-	-	104
Dukes, . . .	425 00	\$4 50	-	-	429 50	6	-	-	-	-	-	6
Essex, . . .	1,800 00	-	-	90 00	1,890 00	38	185½	-	-	-	-	173
Franklin, . . .	1,550 00	-	-	-	1,550 00	11	28½	-	-	-	-	39

SHERIFFS' RETURNS.

Plymouth, . . . . .	900 00	-	-	60 00	960 00	3	82	-	-	23	-	53
Suffolk, . . . . .	2,500 00	-	-	-	2,500 00	190	707*	-	-	-	241	-
Worcester, . . . . .	2,450 00	-	-	-	2,450 00	21	140	-	-	-	10	161
Totals, . . . . .	\$19,700 00	\$14 90	-	\$5,606 92	\$25,321 82	333	1,646	-	-	51	285	1,124

\* In Superior Court first session, 217; in Superior Court, second session, 189; in Superior Court, criminal session, 248.



PUBLIC DOCUMENT . . . No. 16.

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ABSTRACT OF THE RETURNS

OF THE

GISTERS OF DEEDS

OF THE

Commonwealth of Massachusetts,

FOR THE YEAR ENDING

SEPTEMBER 30, 1873.

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PREPARED BY

THE SECRETARY OF THE COMMONWEALTH.

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## ABSTRACT OF THE RETURNS OF REGISTERS OF DEEDS

*In the several Counties of the Commonwealth, for the year ending September 30, 1873, in compliance with the General Statutes, Chapter 17, § 102.*

COUNTIES.	Names of Registers.	No. of Deeds recorded.	No. of other Instruments.	Amount of Fees received for Deeds.	Amount received for other Instruments.	Number of legal pages covered.	Expenses of Office above what is paid by County.
Barnstable, . . .	Frederick Scudder, .	2,202	137	\$1,440 35	\$51 80.	6,876	Nothing.
Berkshire Middle District, .	George L Tucker, .	1,276	284	787 53	85 20	3,988	\$125 00
Berkshire Northern " .	Herbert A. Fuller, .	1,184	121	887 95	64 45	4,420	150 00
Berkshire Southern " .	Isaac Seeley, . .	700	126	402 50	50 35	2,090	15 00
Bristol Northern " .	Joseph Wilbar, .	3,543	280	2,592 61	225 17	12,463	1,700 00
Bristol Southern " .	Charles C. Sayer, .	1,481	54	954 15	35 60	4,300	125 00
Dukes, . . .	John S. Smith, .	587	40	373 15	16 90	1,773	-
Essex Northern District, .	Gilbert E. Hood, .	2,657	21	1,898 78	10 50	8,862	811 57

Middlesex North	Charles B. Stevens, .	17,643	4,584	14,650 00	1,835 35	65,442	11,905 00
Middlesex Southern	William H. Macy, .	387	83	219 35	21 70	1,087	-
Nantucket, . . . .	James Foord, . . .	8,969	465	7,609 00	925 50	25,600	5,154 00
Norfolk, . . . . .	William S. Danforth, .	4,016	57	2,896 45	51 30	11,430	1,425 00
Plymouth, . . . . .	Thomas F. Temple, .	14,286	7,158	13,512 30	4,473 75	67,200	14,921 99
Suffolk, . . . . .	Alexander H. Wilder, .	8,066	5,070	5,242 90	2,028 00	32,347	5,969 61
Worcester, . . . . .							
Total, . . . . .		89,726	20,474	\$67,909 08	\$9,934 89	314,942	\$48,832 77

\* Assistant.





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TENTH ANNUAL REPORT

OF THE

BOARD OF STATE CHARITIES

OF

MASSACHUSETTS,

TO WHICH ARE ADDED THE

REPORTS OF ITS SEVERAL OFFICERS.

—  
JANUARY, 1874.  
—

BOSTON:  
WRIGHT & POTTER, STATE PRINTERS,  
CORNER OF MILK AND FEDERAL STREETS.

1874.



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## E R R A T A .

*Report of the Secretary,—*

99. The words "Table X.—" should be stricken out.

101. Line 6 from the top of the page, for "\$21,239.29" read "\$14,635.23."

137. Third line from the top of the page, for "Paris" read "Tours."

*Appendix,—*

137. In Table XXVI. the "Whole number of persons supported or relieved Almshouses" for 1873 should be stated as 28,673 instead of 27,070, the latter simply the number of partial support cases.

## PAST AND PRESENT MEMBERS OF THE BOARD.

[Names of *past* members in small capitals; of *present* members in italics.]

Date of original Appointment.	N A M E.	Residence.	Qualified.	Re-appointed.	Resigned.	Term expires.
Sept. 30, 1863,	<i>Nathan Allen</i> , . . .	Lowell, . . .	Oct. 7, 1863,	Jan. 28, 1870,	-	Sept. 30, 1874.
30, 1863,	OTIS NORCROSS, . . .	Boston, . . .	7, 1863,	-	Sept. 30, 1864,	-
30, 1863,	ROBERT T. DAVIS, . . .	Fall River, . . .	7, 1863,	-	June 12, 1864,	-
30, 1863,	<i>Edward Earle</i> , . . .	Worcester, . . .	7, 1863,	Oct. 15, 1872,	-	Sept. 30, 1877.
30, 1863,	H. B. WHEELWRIGHT, . . .	Taunton, . . .	7, 1863,	1, 1866,	July 4, 1868,*	-
30, 1863,	<i>F. B. Sanborn</i> , . . .	Concord, . . .	2, 1863,	Nov. 24, 1871,	Oct. 14, 1868,†	Sept. 30, 1876.
Jan. 26, 1864,	THEODORE METCALF, . . .	Boston, . . .	Jan. 30, 1864,	-	Mar. 1, 1866,	-
June 14, 1864,	JOSIAH C. BLAISDELL, . . .	Fall River, . . .	June 16, 1864,	Oct. 1, 1866,	Jan. 27, 1870,	Sept. 30, 1875.
Nov. 2, 1864,	<i>Samuel G. Howe</i> , . . .	Boston, . . .	Dec. 17, 1864,	Sept. 30, 1870,	-	-
Apr. 17, 1866,	CHARLES H. WARREN, . . .	Boston, . . .	Apr. 26, 1866,	-	-	-
July 24, 1868,	<i>S. C. Wrightington, Gen. Ag't</i> , . . .	Fall River, . . .	Oct. 1, 1868,	July 24, 1871,	-	July 24, 1874.
Oct. 19, 1868,	JULIUS L. CLARKE, . . .	Newton, . . .	Oct. 31, 1868,	-	Oct. 31, 1869,	-
Nov. 5, 1868,	<i>Moses Kimball</i> , . . .	Boston, . . .	Nov. 16, 1868,	Sept. 25, 1873,	-	Sept. 30, 1878.
Oct. 28, 1869,	<i>Edward L. Pierce, Sec'y</i> , . . .	Milton, . . .	1, 1869,	Sept. 28, 1872,	-	Oct. 1, 1875.

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REPORT OF THE BOARD.

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1873.

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## Commonwealth of Massachusetts.

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BOARD OF STATE CHARITIES, STATE HOUSE,  
BOSTON, January 7, 1888.

*To the Honorable Senate and House of Representatives, in General Session  
convened.*

The undersigned, members of the Board of State Charities, respectfully present, for the consideration of the Court, their Tenth Annual Report, to which are appended the Reports of the Secretary and the General Agent of the Board, as required by law; also the Report of the Special Agent, and that of the Special Agent for the Sick State.

All which is respectfully submitted by

SAM'L G. HOOD  
NATHAN ALLEN  
EDW'D EARLE  
MOSES KIMBALL  
F. B. SANBORN

# TENTH ANNUAL REPORT

## OF THE

### BOARD OF STATE CHARITIES.

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The Board of State Charities herewith submits its Tenth Annual Report, accompanied by the Report of its Secretary, General Agent, its Visiting Agent, and its Agent for the Pauper State Poor.

These documents contain abundant and minute facts and figures, which serve to set forth the condition of the dependent and suffering classes at the several institutions established for their benefit.

As the report of this Board is the only public document which gives in one volume an account of the several institutions and agencies by which the State treats the various classes of persons who become temporarily or permanently disabled, it may properly present from time to time a condensed view of the whole; referring those readers who seek minute details to the reports of the respective bureaus.

Every community finds itself burdened in every generation, with a varying proportion of members born with such physical defects, or with so little vital power of resisting ordinary destructive agencies, that they become blind, mute, imbecile, idiotic, cripple, chronic invalids, and the like.

In the absence of reliable statistics, it is reasonable to infer, from what is known, that a much larger proportion of persons die in infancy, or early childhood, than among ordinary persons. They fall as defective blossoms fall from the tree. The first terrible aspect therefore of the tables of infant mor-



tality, in certain public institutions, where the death approaches one hundred per cent., loses part of its terror. One considers, that many of the blossoms never come to maturity, under any circumstances.

This mortality which in some communities sweeps off nearly half of all who are born, before they are five years of age, takes by preference the feeblest; and of course lessens the number of defectives who would have come upon the world for support. But, on the other hand, as the generation grows up, so many unsound immigrants are smuggled in and so many of our own people sink into dependence, because of feeble constitutions; so many become defective because of the appetites; so many are broken down early and by sensual excesses or by intemperate habits, that the number of defectives and dependents is probably kept up.

The proportion of these classes to the whole population depends, first, upon the original vital force of the people of the race; second, upon social habits, manner of living, occupations, food, cleanliness, and the like. Over these the government may exercise much influence by boards of health, by encouragement and discouragement of prevailing habits.

The higher the standard of public health, the fewer the defective classes; and consequently the lighter the tax upon the producing classes.

Massachusetts compares favorably with other communities in this respect; but she may raise her standard considerably, by wise public measures.

Again, there are in all communities a certain number of people, although sound in body, breathe from infancy such a vitiated atmosphere, that they fall readily into ways of vice and crime, and require the intervention of the arm of the law. The proportion of the offending classes to the whole population differs of course in different countries; being largely influenced by educational and social influences, which may increase or lessen them. But no large community has attained such perfection as to be clear of a dependent and of a destructive class. Thus each generation, like an army on its march, is beset with the wounded and sick, with the feeble and the vicious.

## THE MASSACHUSETTS METHOD.

At times governments took little notice of these, except to confine the offenders in prisons, and the dependents in almshouses, out of public sight.

The whole work of charity was done by individuals, and of course unwisely and wastefully. Our age, however, sees improvement and progress in these matters; and a disposition to regulate the impulses of charity by sound wisdom.

A civilized country has its own method of dealing with the different classes; and a comparison of the advantages and disadvantages of each, when made carefully, will be of great benefit to all. Meantime, let each contribute what in its power it can concerning its own method.

The method of treating dependents, for it can hardly be called a system, is derived from colonial times.

Each town took care of its own poor, in its own way. As the population increased, settlement laws were passed, giving a pauper residence in some town, on certain conditions; and the settlement gave, among other privileges, a right to be supported out of the public treasury, in case of need. Settled paupers were provided for by the General Treasury, or were paid for, in part from the general treasury.

This policy prevailed nearly two centuries; and the legislature had very little direct action in the matter. The towns acted independently. But their accounts against the State, and the support to unsettled poor, led to much complexity and confusion, not to say abuse.

Things grew worse and worse, until the year in which the great stream of immigration was suddenly swollen to an unmanageable flood from famine-stricken Ireland.

Coming with an undue proportion of defectives and aged persons, of blind, of mutes, and of cripples, they were crowded into close and foul transports; ill-clad and poorly fed, so that they bred pestilence; and landed not only penniless but sick with contagious disorders.

Adequate provision had been made for such an emergency.

No legislative committee, in its short existence, could foresee the danger; and therefore a Special Commission was

An exhaustive examination of the accounts against the State for relief given to the poor, disclosed a startling amount of errors and of overcharges. From day to this, in some form or other, that Commission continued, as the only means of at once maintaining the ancient policy of our people, and securing the State from serious loss, through the lack of systematic management, from the ignorance or neglect of town authorities, who were usually disposed to spare their local treasury at the expense of the State's treasury.

Meanwhile, the burden of the poor and diseased was unequally distributed among the cities and towns, creating a pressure that the state almshouse system was unable to almost, if not entirely, without opposition. The building and administration of four extensive institutions, the appointment of many officials, and a large expenditure of money.

The emergency soon passed away. Simultaneously the town feeling revived; and strong opposition to the institutions developed itself. But the Alien Commission, feeling that the State was not prepared for a sudden increase, and seeing in the four establishments so many facilities into which the defective classes might be placed, and from which they could be regulated, and from which they could be regulated out of the State, withstood the pressure.

This Board, as soon as it was organized in 1863, assumed the duties of the Alien Commissioners, modified the system, and proceeded systematically, till, in process of time, the hospital at Rainsford Island was discontinued as an almshouse; the great almshouse at Monson was converted into a primary school; that at Bridgewater into a workhouse; and the two school ships were sold.

In the ten years that have elapsed since the organization of the Board, great changes have been made in regulating the public establishments placed under its control, and in the statutes by which the legal condition of the poor of the State is determined. The two visiting agencies for the children whom the State supports, and the poor who have no settlement in any town,—have

## CHANGES SINCE 1863.

, and have become important parts of our public system  
ities. The laws of pauper settlement have been several  
modified; and those relating to criminal paupers and  
g offenders have been also changed more than once.  
w establishments—the State Primary School and the  
Workhouse—have taken the place of state almshouses;  
to the almshouse at Tewksbury has been added an  
a for the Chronic Insane.

law directing the payment of head-money has been  
d (though without the approval of this Board), and con-  
ly the supervision of immigrants is now less strict than  
y. But the gradual changes in the settlement laws have  
ced the number of the state poor, that even an increased  
ation, with less responsibility on the part of the shippers  
ng immigrants, has not materially increased the number  
paupers; while pauperism, as a whole, has been dimin-  
The accidental repeal of a clause in one of the sanitary  
s thrown upon the state treasury a heavy burden for the  
small-pox patients during the late epidemic, the cost of  
upport and treatment in a single year being greater than  
le cost of the establishments at Tewksbury, Monson  
Bridgewater, for that period. Other changes of law or  
tration have been made, so that now, at the end of  
decade, the Board finds the relations of existing state  
ions materially altered from what they were in 1863-4.  
ars ago it was still deemed advisable to maintain a  
pauper hospital at Rainsford Island, for the invalid  
upported by the State in the eastern counties. By the  
or law of 1865 the first step was taken to super-  
s hospital by the system of caring for the sick in the  
here they reside; and this system has gradually  
ed so as to reduce the pauper hospitals at Monson  
Bridgewater to very small dimensions, compared with  
ey were in 1864. In that year there were more  
000 cases of disease, and more than 300 deaths at  
rd Island, Monson and Bridgewater; while in 1873,  
hospitals outside of Tewksbury, there were but 782  
disease and 53 deaths.

## CHANGES IN THE BURDEN OF PAUPERS

It will be interesting to note what changes since the establishment of the Board have wrought in the total burden of pauperism within Massachusetts, its relative distribution as between the State and the towns and cities; also the varying proportions of support, and out-door relief or partial support. The figures for 1863 were by no means so exact as they have been in later years, but, so near as can be judged, there were 6,250 State paupers, during the year ending October 1, 1863, 6,500 state paupers fully supported,—namely, 6,500 state paupers, 5,000 town and city paupers. The average number in each class for 1863 were 2,750 state paupers and 3,500 town and city paupers; in all, 6,250. By the more exact count for 1873 we find that the whole number of paupers supported in the past year was but 9,962; namely, 5,768 state paupers and 5,768 town paupers; the average number for the same year being 1,597 state paupers and 4,365 town paupers,—a total of 5,445. Even if we add to this the average of 350 state paupers supported under the sick poor law (nearly half of whom were more properly in the class of persons partially supported) and the average of 368 pupils in the Primary Schools, no longer paupers either in law or in fact,—the total number of those supported by the State in 1873 was 6,163, and the total average number 6,163, less than 10 per cent., than it was ten years ago. Yet, within that time the population of the State has increased more than 25 per cent. This is a very gratifying result, and is partly due to the policy adopted by the State, and partly to the action of this Board since 1863.

It should not be forgotten, however, that a large number of the pauper class are now confined in the State Prison, as was the case in 1863. Excluding from consideration the prisoners at Bridgewater, who have already been counted among the state paupers in the computation for 1873, it appears that there were in the other prisons of Mass.



## THE TOWN POOR.

an average number of not less than 3,125 persons, whereas in 1863 the average number did not exceed 2,000. Of this number, accumulating in the ten years, more than half, no doubt, belong strictly to the pauper class, and if added to the average number of paupers above given (5,795, excluding primary School pupils,) this addition would bring the average number of paupers in almshouses, prisons, etc., somewhat above 6,300, or about what it was in 1863.

The above figures relate to paupers fully supported. Compared with that large class of persons who receive partial support or temporary aid in the course of the year, we find the comparison between 1863 and 1873 much less exact, because the statistics at the former period are so few, and because the civil war, when in progress, had greatly reduced the number of persons of this class. It would seem that in 1861 the number of persons receiving out-door relief from the cities and towns was greater than it has ever been since; but in 1863, from then to 1866, the number probably reached its minimum, and has been slowly increasing since, although not sufficient to keep pace with the gain in population. It was not until 1866 that the returns concerning this class of the poor showed much statistical accuracy. In that year the number of persons reported (by the 332 towns and cities making returns) as applying for and receiving relief, or partial support, was 23,755, or almost exactly what it was in 1872, six years later; the number of individual beneficiaries, however, was much larger in 1866, being 24,335, against 23,755 in 1872 and 20,000 in 1873. In 1866 the reported cost of this out-door relief was \$272,006, but the actual cost was estimated by the Treasury to exceed \$300,000. At that time the chances for fraud and duplication of returns were not so great as now, but by the operation of the sick poor law of 1865 and the prevalence of the small-pox epidemic, the natural facilities for a second or triple return of the same case of relief are much increased. It is partly owing to this duplication of returns, and to the outlay for small-pox cases, that the cost for relief has risen to \$364,300.83. In 1867 the number of applicants was given as 10,151, of whom 5,410 had a settle-



ment in the town or city where they lived, and elsewhere than in their place of settlement. The number of individual beneficiaries was reported as 2½ to each applicant; and the cost as \$260,974. At this time the law of military settlement had been in force for two years, but no attempt had been made to find out how many of those receiving out-door aid had gained a settlement under that law. In subsequent years this fact is shown by the tables, and now about one-third of all these applicants, who average about 10,000 each, have a military settlement. At first more than half of the applicants (since 1866) had a residence in the town which aided them, but this proportion has been diminishing, and is now of 51 per cent. living in the town giving aid, or 53 per cent., as in 1867, there were in 1872 51 per cent., and in 1873 less than 46 per cent. This proportion, however, has not been a steady one, but the proportion has fluctuated considerably from year to year, as will be seen by the following figures.

In the year 1868 the whole number of paupers reported in the towns was 5,706, of whom 4,683 resided in the town of their settlement. In the same year 12,000 made applications for and received *partial* support, of whom 6,135 resided in the town which aided them, and 5,865 resided elsewhere. Of the 6,135, 859 had a military settlement. The total reported cost of partial support was \$369.49, and the whole number of persons for whom this money was paid, is reported as 28,461, or 2½ to each applicant. Five years later the whole number of persons supported had risen (for the year ending October 1, 1873) to 5,768, of whom 4,927 had a legal settlement in the town which relieved them. The number of applicants for partial support for themselves and their families was 12,000, of whom 1,115 had a military settlement, and 4,812 had a settlement in the town which aided them, while 6,073 resided elsewhere. The total reported cost of partial support was \$364,300.83, and the whole number of persons for whom benefit it was paid, 27,070, or 2½ persons to each applicant.

## THE TOWN POOR.

us appears that the expenditure for each applicant and number of dependents are both considerably greater the year than they were five years ago, though the whole number of applicants is less by 16 per cent., and the number of persons aided is less by 1,391, or nearly five per cent. In persons receiving full support in the year, the increase in five years has been but 62, or little more than one per cent., though the population of the State has increased during that period by at least 30,000 a year, or more than sixteen per cent. in the five years. The cost of full support, which was \$1,132 in 1868, was last year \$616,103.33, but this increase of \$2,000 in five years was almost wholly for support outside the almshouses, mainly in lunatic hospitals; the number of insane paupers supported by the towns and cities having increased more than 17 per cent. since 1868, which accounts for most of this increase in cost.

Let us now look at the years intervening between 1868 and 1869. In 1869 the whole number of town paupers fully supported being 5,633, 4,912 of them had a legal settlement in the town where they resided. The number applying for partial support was 10,980, of whom 6,327 had a settlement in the town which aided them, and 3,081 lived elsewhere; 1,391 had military settlements; the whole number benefited was 23,529, and the cost \$296,899. Here the number of dependents was  $2\frac{1}{4}$  to each applicant, and the amount of cost to each individual more than \$12.50.

In 1870, the whole number fully supported being 5,533, 4,912 of them had a legal settlement in the town where they resided. The number applying for partial relief was 11,079, of whom 5,261 had a settlement where they were aided, and 1,391 resided elsewhere; 971 had a military settlement; the whole number benefited was 23,874, and the cost \$293,824, or just about \$12.37 for each individual. The number of dependents to each applicant was about  $2\frac{1}{4}$ , as the year before.

In 1871, the whole number fully supported being 5,523, 4,912 had a settlement in the town where they resided. The number applying for partial support was but 9,518, of whom 5,261 had a settlement in the town which aided them, and

## TENTH ANNUAL REPORT, 1873.

2,388 lived elsewhere; 918 had a military settlement; the whole number benefited was 23,775, and the cost \$313,930.45. Here the number of dependents was 2½ to each applicant, and the amount of money for each individual more than \$12.75.

In 1872, the whole number fully supported being 4,752 had a settlement in the town where they resided. The number of applicants for partial support was 4,777, but of these, 4,777 only had a settlement in the town which aided them, and 2,202 resided elsewhere; 991 had no settlement; the whole number benefited was 23,775, and the cost \$313,930.45. Here the number of dependents was nearly 2½ to each applicant, and the amount of money for each individual more than \$12.75.

Now the sudden advance in 1873 from a cost of \$364,000, for out-door relief to a cost of \$364,000,—some \$50,000,—may be explained by the prevalence of the small-pox epidemic, which has thrown upon the State, under the amended law, a burden of more than \$50,000 in a single year, in addition to what would have been the cost under the amendment. It is reasonable to suppose, that if the same epidemic may have added \$50,000 to the pauper expenses, in excess of what the State received, it is true that this expenditure ought not to appear upon the accounts of the towns, but under some other head. Most of the persons under treatment for the disease are town paupers, unless they became so by reason of the epidemic. But all such extraordinary visitations mark upon the pauper statistics of the Commonwealth, introducing a disturbing element in the calculations. If we could leave it out of view in this instance, we should probably find that neither the number of applicants for support nor the cost of relieving them has very much increased during the past year, in spite of the Boston fire and the September panic. In regard to the insane poor the case is different, and the facts exhibited concerning them seem to require further notice and explanation than is received from the General Agent in his report.

## THE INSANE POOR.

a large increase in this class of the town and city poor, out of proportion to the general pauperism of the two classes of "settled" and "unsettled" persons.

In 1864 the Board estimated the number of insane poor supported by the towns at less than 800, while the State was supporting more than 825, and there were perhaps 425 state patients belonging to Massachusetts in the hospitals and asylums within the State,—in all some 2,020 insane persons, of whom, perhaps, 1,225 had legal settlements within the State. But at that time, before the settlement laws had at all modified, there is every reason to believe that more than half of our population consisted of unsettled persons. Nine years later, on the first of October, 1873, there were but 674 insane state paupers, while the cities and towns were supporting or aiding at least 1,300 insane persons, and were supported from their own property or that of their friends, who may be considered to have a settlement in Massachusetts. That is, out of 2,500 insane persons, less than one per cent were of the state pauper class, while more than one per cent were of that class in 1864. Nevertheless, while change has been going on the admissions of state patients to the state hospitals have risen from 217 in 1865 to 495—more than double that number—in 1873; although the increase in all other admissions has been less than 30 per cent. Hence we may learn that there is no fixed ratio between the admissions and the retentions of the two classes of settled and unsettled persons in the establishments for the insane. In fact, the state pauper insane are removed from the State at the rate of more than 150 a year, while the settled poor are seldom so removed. Hence the accumulation of the former class, and their steady gain in numbers over the state pauper insane. If we may judge by the number of recent admissions among the unsettled as compared with the settled population of the State, we should still find insanity as common among the former as with the latter. Among the permanent or chronic insane this is not the case, partly for the reason that so many of the state patients are yearly removed from the State. And the ratio which the insane poor of both

## TENTH ANNUAL REPORT, 1873.

classes bear to the whole number of paupers is growing. In 1864, so far as we can ascertain, it was about 1,625 to 6,300; in 1872 it was about 1,900 to 5,400. At present it is nearly 2,000 to 5,400. That is, the proportion of lunatic paupers to all other paupers fully supported ten years ago was less than 28 to 72, is now nearly 40 to 60. In other words, where less than 30 paupers in 100 were lunatics ten years ago, now nearly 40 in 100 are lunatics. To this fact is due, in great part, the increased cost of supporting the same number of town paupers of late years as was mentioned above. This change may continue until half the in-door paupers of Massachusetts are idiots or imbeciles; and yet it does not indicate that lunacy is increasing faster than the general population is growing. It seems to show that we have checked general pauperism, but are not being able to check that pauperism which springs from insanity.

After this brief historical sketch, we proceed to a statement of the actual

## NUMBER AND COST OF THE DEPENDENTS OF THE STATE.

The number of wards of the Commonwealth, or persons entirely at her charge, excluding prisoners, but including apprenticed children, was, on September 30, 1873, 3,438, against 3,229 September 30, 1872; being an increase of 209.

The number of state prisoners was 586; workhouse prisoners, 290; total, 876.

If to these should be added the blind, the mutes and deaf, and others over whom the State exercises some supervision, the grand total amounts to 4,314 persons.

## COST OF THE DEPENDENTS.

The total cost of those at direct charge of the State, including several hospitals, prisons and other establishments, for the year ending October 1, 1873, was \$328,720.54, against \$315,342.81, the cost of the preceding year.

In addition to this, there is an annual appropriation



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THE DEPENDENT CLASSES.

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\$30,000 in aid of the Institution for the Blind; of \$30,000 for the instruction of deaf mutes; of \$10,000 for the benefit of the Eye and Ear Infirmary; of \$16,500 for the School for Idiots; \$4,500 to the two Agencies for Discharged Convicts; and \$3,000 to the Bureau for Discharged Soldiers.

Then there is the money paid through the Visiting Agent for relief of the state sick poor, which is an ordinary expense, amounting last year to \$25,000; next, \$185,000 paid or to be paid through the same agency to towns and individuals for expenses of small-pox patients; and finally the expenses of this Board, and the bureaus of three agencies. All these items taken together make the sum of \$680,000, without including \$490,000 paid or to be paid as state aid to soldiers. This is the State's part of the vast amount paid yearly for the care and maintenance of the defective and dependent classes.

About twice as much more is probably paid by towns and by incorporated charitable societies; and then there is the incalculable amount paid by individuals, whose countless mites are continually thrown in, without note or record. Reckoning all these, the total cost may be counted in millions of dollars, besides the drain upon the time, thought and feeling of the sound and working classes.

Such is the burden borne by the sound and able of each generation; and it behooves all to devise and adopt ways and means of lessening it. Moreover, it ought to be considered that there is a large amount of available force in this army of dependents. The state prison convict; the prisoner at Bridge-water; the boys and the girls at the reformatories, are healthy, and mainly able-bodied. A large proportion of the lunatics are capable of being profitably employed with benefit to themselves and the State. In the winter the crowd of paupers at Tewksbury is some available force, which is partially utilized. A well organized private company would probably devise ways and means of employing this force to profit; and yet, saving and excepting the sum of \$23,427.38 profit upon the labor of the convicts at the state prison, the State gets little back directly from her half million annual expenditure; the



little which is done by employing inmates in the establishments being of doubtful value.

All these wards of the State are distributed and first, in institutions owned and administered by the State; second, in those owned and administered by private societies; third, in private families, to which our youth are apprenticed during minority.

#### THE LUNATICS

are provided for in three hospitals and one receptacle. The hospital at Northampton has 269 state patients. The hospital at Worcester has 58; the hospital at Taunton 100. The receptacle at Tewksbury, \$300. The three hospitals and costly buildings, calculated for treating lunatics on the system most approved by the majority of Europe.

All the lunatics, properly at charge of the State, have been accommodated in one hospital, with one farm-house for chronic and incurable patients. When the State decided to build special hospitals for the treatment of her own lunatics, she adopted the beneficent policy of making them large enough to receive lunatic town paupers at less than actual cost; and private patients, at lower rates than those of private hospitals, thus discouraging such admissions altogether.

Three hospitals were built at successive periods as accommodations were needed. When more accommodations became necessary, a receptacle for chronic and harmless insane was provided at the State Almshouse at Tewksbury, which relieved the pressure from the hospitals proper, and left more accommodation for recent and curable cases. The increasing number of applicants, however, made more accommodations necessary, and the last legislature appropriated \$650,000 for building a new hospital, and \$100,000 for enlarging the accommodations at Taunton.

Without some change of the State's policy, or modification of the present one, other accommodations will be required at no distant period.

## THE STATE ESTABLISHMENTS.

## CONVICTS AND JUVENILE OFFENDERS.

Those adult men who become wards of the State by commission of crime, are confined at hard labor in the state prison at Charlestown. The number December 31, 1873, 631. Those men and women convicted of minor offences are confined in the Workhouse at Bridgewater, numbering

A portion of the juvenile offenders are taught and trained at the State Reform School for boys, at Westborough. This establishment has one large building, somewhat of a prison character, and three farm-houses. The present number of inmates is 344.

The Industrial School for girls, which is simply a State Reform School, is situated at Lancaster. It has the advantage over the boys' school, in that it is planned with a view to better separation and classification of the inmates. There are five separate buildings grouped together upon a common lawn, having the appearance of common houses, and allotted each to one family. The total number of girls, however, is only 103, which is a little less than one-third of the number at Westborough.

## STATE PRIMARY SCHOOL.

The state establishment at Monson has, both by law and by act, ceased to be an almshouse, and has been converted into a State Primary School, for teaching and training those children of the Commonwealth who are still young children. Orphans, abandoned children, children of vicious parents, and those who were on the road to ruin, have been gathered to this number of 419 in this school, there to be trained and educated until fit to be placed out in families, under the supervision of the Visiting Agent of this Board.

The old buildings, intended for the abode of paupers, have been transformed, and adapted to answer their present purposes, though far from being what is needed. There is a good farm in good condition; and the whole establishment, with its four hundred inmates, is most interesting to look

upon, not only for its present aspect, but for its great usefulness in future. From the old pauper's quarters go forth a melancholy procession, mostly bound for the graveyard; while from this go forth a troop of robust and cheerful children, bound for new homes, among the various parts in different parts of the State, where they can start a new race of life without the pauper taint upon them, and without the same social influences, and with as good chance of becoming as ordinary children.

#### STATE PAUPERS.

The only remaining one of the three original State almshouses is that at Tewksbury. It still preserves the remains of an overgrown almshouse; and is made to suffice for the ever-varying number of state paupers.

Its large and well-kept farm furnishes considerable resources for employing their remaining force. Besides the building for paupers, there is a hospital, and what is an ample receptacle for about 200 lunatics deemed harmless; although there are now more crowded into it. The establishment at Tewksbury does not accomplish the amount of good which it might do, on account of defects, both in structure and administration, which will be alluded to presently.

But the largest and most important of all the state charitable institutions, and the one which provides for, and supports up more than twice as many subjects as any other, is the

#### VISITING AGENCY OF THIS BOARD,

which has no building at all, and none of the costly and complicated machinery by which ordinary institutions are supported and administered.

The principal duty and work of this Agency is, to take charge of such children of tender years as the Board may assign to it, and also other children who are in the power of vice and pauperism, and to place them in private families without passing through any court, or tarrying in any institution.

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THE STATE ESTABLISHMENTS.

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are about thirteen hundred children and youth scattered abroad among the people of the Commonwealth, each in a house which he calls home, each in a family of which he is a member, each subject to ordinary social influences, each as free from restraint as ordinary children are; but all are carefully supervised, their wants are attended to, and their interests guarded by a central board, in an office in the state house.

The report of the Visiting Agent shows the successful management of this invisible institution.

## THE STATE ESTABLISHMENTS.

The first eight of these establishments, which have been created at various times, according as demanded by public necessities, are scattered in various localities, and possess considerable real estate and personal property. Seven of them are large and valuable farms.

Of the institutions owned by the State, and heretofore operated, there is another class, to the support of which the State contributes by annual appropriations of money, although she has no ownership in them. These are established by individuals incorporated for certain charitable purposes.

The State is represented in the direction of these institutions, and in the expenditure of her funds, by trustees created by the governor and council, who have equal authority with the trustees appointed by the corporation.

The governor may designate a certain number of individuals to be taught and trained gratuitously.

This method is simpler than the ordinary one, and it presents certain other advantages for administering public institutions.

One other exception to this general system, is the unconditional appropriation for the Eye and Ear Infirmary, that to the Agent for Discharged Convicts, and that for relief of Disabled Soldiers.

Other institutions owned by the State are in charge of separate and independent boards of trustees, or inspectors created by the governor and council. These boards have

the management and control of thousands of un-  
sons, and of a large amount of property belong-  
State.

They are independent of each other, and  
mutual relations.

Each has its own policy, not only in minor  
details of administration, but in things which in-  
tant principles. Nor can there be persistency  
which the State might adopt as the best in the  
any class of her wards, while trustees of dis-  
tablishments act independently of each other, and  
advisory board. As an instance of this it may be  
that the trustees of the Worcester Hospital, after  
discussion, adopted a plan for their new hospital,  
have involved radical changes in the mode of treat-

The patients were to have been distributed in  
rate buildings; so that the State was to have  
pitals upon what may be called the distributive sys-  
tradistinction to the congregate system. The plan  
tured and adopted, and the ground selected. The  
members being appointed on the board of trustees,  
change of policy was made, and new plans were  
that now the State is to have a fourth great build-  
which four or five hundred lunatics may be congregated  
one roof, and virtually in one great establishment.  
Board cites this fact, not in order to express  
favor of or against the congregate system of treatment,  
but to show the lack of any prevailing and permanent  
principle even in the same establishment.

It is true that the trustees of each institution  
report annually, to the legislature, to which they are  
responsible. But it is evident the legislature cannot  
late and co-ordinate the workings of the several  
ments, unless through a central board, endowed with  
able power. If only the material interests of the public  
concerned, it is evident that some such central board  
required. Any wise individual or company would not  
interests and property distributed in eight different



## POWERS OF THE BOARD.

The vast sums expended by the State for charitable and correctional purposes, never can be properly economized; great machinery for keeping her army of dependents can never work well to a common end; the immense moral power wrought through the various boards of trustees, inspectors, superintendents and officers, can never accomplish what it is intended to do, until some central board shall be clothed with power to co-ordinate the existing forces, and make them work harmoniously to a common end.

This Board seems to be clad with part of the necessary armor, but it is only a very small part; and of that there is more in name and in appearance, than in fact. Indeed it has little real power besides that of making transfers of funds from one establishment to another, and that of appointing a few children.

Its principal duty is to exercise a certain general supervision over the state charitable and correctional institutions; to collect and put forth statistical information concerning them; and to recommend to the legislature such action concerning charities, as it may deem expedient.

But even the moral power which it might exert as an advisory board, is greatly reduced by the radical faults in its organization.

It ought, of course, to have the power of appointing its own officers, who are to carry out its policy, and to discontinue them at pleasure. But it has not the power of nominating them, nor even of being consulted about the candidates.

Its Secretary, its General Agent, and its Visiting Agent are appointed without its having any voice in the matter. Moreover, the first two are, *ex officio*, members of the Board, and, of course, allows them to vote upon any question even when it is not what shall be their work, and how they shall do it.

Thus is an anomalous arrangement, the other State Boards have the appointment of their own officers.

Whatever harmony of purpose and action there may be between members of the Board, any man who reflects will see that such an arrangement must, under various conceivable



able circumstances, impair, if not neutralize, the and the moral influence of the Board as a whole.

However, in spite of these difficulties, and in changes for the better, the Board has gone on doing quietly, to the best of its ability; and, as it tries, much success as could be expected.

During the past year the Board has held two meetings. At these meetings, monthly or quarterly, are received from the various state institutions, and from the bureaus of the several agents of the Board itself, for consideration, and the information contained is tabulated.

The Board has made at least one formal visit each year to each state establishment under its supervision, of course, to the thirteen hundred private hospitals, are, in reality, so many adjunct reformatory institutions, of inestimable importance in carrying out the benevolent purposes of the Commonwealth.

Besides these formal visits, the several institutions have been visited with more or less frequency by the members of the Board, and by its agents. The apprentices out in families have been visited systematically and regularly by the appointed agents.

#### INFANT MORTALITY.

A committee of this Board has lately been reporting on investigations concerning infant mortality and the preservation of infant life, which were made by the Board. Some of the facts and general observations collected by the committee may be included in our Report. It was found that while the general rate of mortality in civilization has been diminishing for a century past, the rate of infant mortality has of late years been increasing. This is due to the rapid growth of great cities, which are far less favorable to the preservation of infant life than country places. Some exaggeration prevails in the statements on this subject, but the facts themselves are grave enough. It is not true that "in large cities fully one-half the d

## INFANT MORTALITY.

children under five years," as a recent writer asserts,—at least it is not true in America. Thus, in Boston, in 1871, out of 11,888 deaths, only 2,395 or 40 per cent. were of children under five; and in 1872, out of 8,090 deaths, only 3,414 or 42 per cent. were such children. The percentage of infant deaths to living infants is much less, being in Philadelphia about 25, and in Boston about 24 per cent. for infants under one year old. This is more than double the death-rate in the rural localities. Under the most favorable circumstances, where mothers nurse their own offspring, only about ten per cent. die under one year of age; but, where the bottle is used, the mortality is considerably increased. The death-rate of infants in cities is much larger than in the country; in fact, it is often twice as large. If the whole population is included, it is found that the mortality of infants, under one year of age, varies from fifteen to twenty-five per cent. of all that are born in a given time. It will be readily seen that there is a wide margin in the prospects of life between the foundling and the healthy infant of good parentage. The statistics on this subject vary in different places and at different times, but everywhere this difference exists, and in some cases it is extreme. Thus, we are told on the authority of long experience, that, of those nursed by the bottle in the care of strangers or persons other than their mothers, oftentimes only about ten per cent. live to the age of one year; whereas, of the infants who are fed from the bottle in care of their mothers, seventy per cent. live to one year of age. It has also been found that, of those nursed at the breast by others than the mother, only twenty-eight per cent. lived, while if nursed by their own mothers, eighty per cent. lived. At the New York Infant Asylum, where great care and pains have been taken, this result was obtained: of those infants nursed by hired women, carefully selected and inspected, twenty-three per cent. died, but of those nursed by their own mothers only seventeen per cent. died. This fact shows the importance of the maternal relation, of which more will be said below. On this point, also, the Board would refer to the Fifth Annual Report (pages

lx-lxiv), in which the subject is treated at s and with reference to the early statistics of the Foundling Asylum, established about the time the chusetts Infant Asylum was incorporated.

As stated in the volume just cited (page 50) hospitals and asylums have long existed in Europe; they are so recently established in the United States their success in different countries has varied. In Great Britain and Russia they have been more successful than elsewhere in preserving the life of infants, because there the organization of the foundlings seems to have been better, and it has been easier to obtain wet-nurses in the hospitals. In Great Britain and France the success has been much greater. And in these countries it has become a recognized fact that such infants, congregated in establishments, nearly all die before they are a year old; the survivors exceed ten per cent., it is considered a good result; and even when infants have been boarded out to families, in some parts of France, the mortality has been eighty or ninety per cent. within the first year if not nursed at the breast. The Montreal Board of Health reported that the foundling institution in that city, under the management of the Gray Nuns, received from 1865 to 1870, four hundred and fifty-nine infants,—most of whom were placed in the rural districts for care; but at the end of six years, on the 1st, 1871, there were only two hundred and ninety-three of them living. The foundling asylum under the management of the Sisters of Charity in New York, tried the experiment of sending out infants in the rural districts of Long Island, Chester and other counties, but found that only twenty per cent. of them survived the first year. The results of the experiment in both these institutions, continued for several years, were not so good as was at first expected. The causes of failure were various; probably a want of proper care and proper nourishment was the chief; and indeed this it is everywhere difficult to make secure. Indeed there are three reasons why foundling and

## FOUNDLINGS AT TEWKSBURY.

Children do not have the same chance of life that other infants have.

*First.* As a class, they inherit greater weaknesses and dispositions to disease, a low state of vitality, a poor physical organization, and not unfrequently, a blood tainted with scrofula and syphilis. It makes a wonderful difference in the chances for life with an infant, whether it possesses at birth a vigorous, healthy body, and a sound constitution. In the first stages of life, the start that the infant gets for a few of the first weeks of its existence, decides in a great measure, the prospect of growth and living.

*Second.* A great cause of mortality in this class of infants is the want of good breast-milk. The maxim, that the mother's breast is the infant's birthright," allows the poor foundling a very small chance for securing that right. All experience demonstrates that good breast-milk is the natural food of infants; that it is almost indispensable to secure good health and save life. And the feebler the child, the poorer the blood, the more important does this kind of nourishment become. No substitutes can be found. Nothing can fully supply this deficiency.

*Third.* The want of maternal care. The natural instincts, the love and tenderness of the mother, the watchful care and maternal sympathy for the infant, have a most powerful influence in preserving life. No other relation can compare with that between the mother and her offspring. Even in the best class of wet-nurses, the same maternal instincts cannot be obtained, when we come to a lower grade of nurses, who are induced principally by hire and their own selfish interests, the poor foundling stands but little chance. Generally speaking, such nurses could be looked after better in public institutions than if widely scattered in the country; but the advantages and conveniences of an institution may not equal the purer air and greater cleanliness found in small families.

## FOUNDLINGS AT THE TEWKSBURY ALMSHOUSE.

During the past five years, one hundred and fifty-three foundlings have been admitted into this almshouse, making

about thirty each year. Of these, one hundred died before reaching one year of age ; twelve went to their mothers or adopted by other parties, so that one-half of the twelve adopted or discharged as they were more promising, might have survived a year of age, this would make sixteen out of the one hundred and fifty-three, as living, which is equal to the number saved in many of the other large foundling hospitals. It should be stated that those sent to the state hospitals were the poorest or most hopeless of that class of infants. One-half come from Boston, being rejected from the other hospitals, because of their unpromising character ; the other half, from cities and towns in the State, where they were wanted. Many of them die soon after arriving at the house, having but little vitality or strength.

The foundlings are as well cared for in this institution as could reasonably be expected where large numbers are congregated together, where the nursing is performed by the inmates of the institution. The wards where the children are kept are large, cleanly, and generally well ventilated. The children are fed by the bottle, with milk from one or more cows, and for the purpose. Occasionally a wet-nurse is found in the institution, so that one child can be fed at the breast. In such cases there is always a marked improvement; and the child is far more likely to live.

The diseases with which they die are reported to be cholera infantum, convulsions and bronchitis. The predisposition to these diseases is doubtless often inherited, but the diseases themselves may be occasioned by a want of suitable food. There is, of course, a want of that watchful care and attention and interest which is indispensable to preserve infants from disease.

## INFANT MORTALITY.

*Children admitted as Foundlings at Tewksbury, and their fate.*

YEAR ENDING OCT. 1.	1869.	1870.	1871.	1872.	1873.	Total.
Admitted, . . . . .	26	30	27	38	32	153
Returned to mothers, . . . . .	2	3	2	2	1	10
Adopted, . . . . .	—	1	2	—	—	3
Within the year, . . . . .	21	25	20	33	31	130
Returned to Almshouse, . . . . .	23	29	24	35	32	143
Remaining at close of year, . . . . .	3	1	3	3	—	—
Age residence in weeks of those who died, . . . . .	6.2	7.4	5.1	3.7	4.4	5.2

Of the 3 remaining Oct. 1, 1869, 2 died, both within a month after admission.

1 " Oct. 1, 1870, died two months later.  
 3 " Oct. 1, 1871, 1 died two months later.  
 3 " Oct. 1, 1872, all died, 1 a fortnight later, 1 a month later, 1 eight months later.

*Foundlings at Tewksbury.*

	1869.	1870.	1871.	1872.	1873.	Total.
Admitted in year ending Oct. 1, . . . . .	26	30	27	38	32	153
Of these—						
after residence of less than 1 week, . . . . .	2	2	3	7	6	20
after residence of 1 week and less than 1 month, . . . . .	10	8	11	18	14	61
after residence of 1 month and less than 3 months, . . . . .	5	9	4	6	9	33
after residence of 3 months and less than 6 months, . . . . .	4	6	1	2	2	15
after residence of 6 months and less than 1 year, . . . . .	—	—	1	—	—	1

The result of the detention in the State Workhouse at Bridgewater of the mothers of illegitimate children seems to have been very good of late years, so far as the preservation of the lives of those children is concerned. For the four years ending October 1, 1867, out of 337 infants admitted at Bridgewater, 127 had died before they were a year old; that is, nearly 38 per cent. But for the last year and a half, ending May 1, 1872, and ending October 1, 1873, out of 188 infants at Bridgewater, only 19 died under one year;



## TENTH ANNUAL REPORT, 1873.

that is, less than 22 per cent., showing a marked improvement in the health of the children, which seems to be due to the fact that they nurse at the mother's breast.

At the conference of the committee with the overseers of the poor and some of the physicians conversant with this subject of infant mortality, held in the House on Saturday, December 13, 1873, there were present by invitation Dr. Ira Allen and Mr. Buckley of the Board of the poor, Dr. S. A. Greene, the city physician, Dr. Sewall of the New England Hospital for Women and Children, and Dr. Charles P. Putnam of the Massachusetts Asylum. Dr. Ferguson, a physician long connected with the Carney Hospital at South Boston was also invited, but was not present, but did not appear, and accordingly no resolutions were made into the condition of that hospital. Dr. Sewall made a full statement of the practice in regard to receiving and disposing of foundling children at the temporary home in Chardon Street, and presented tables of figures of admissions, discharges, etc., since 1868, which are given in the Fifth Report of the Board of State Charities. The following were made up:—

*Foundlings received at the City Temporary Home on Chardon Street, Boston.*

Y E A R S .	1868.	1869.	1870.	1871.	1872.
Whole No. received, . . .	40	26	36	15	167
Taken for adoption, . . .	17	13	16	7	53
Sent to State Almshouse, . . .	15	7	15	6	43
Sent to Infant Asylum, . . .	—	—	—	—	—
Returned to mothers, . . .	—	2	1	—	3
Died, . . .	8	4	4	2	18
Remaining at the Home, . . .	—	—	—	—	—

\* Ten months to November 1.

It thus appears that in the five years and ten months during which the Board last considered the subject, 167 foundlings were received at this city Home, an average of about 33 per cent. Of these 167, 64, or 38 per cent. were given out for adoption.

## LYING-IN HOSPITALS.

good families; 71, or 42 per cent. were sent to the Tewksbury State Almshouse; 24, or 14 per cent. died, and 6 returned to their mothers. One only was admitted to the Infant Asylum at Brookline, and one remained in the home, November 1. It was stated by Dr. Allen and confirmed by Dr. Greene, that the infants given out for adoption were invariably examined medically, and found to be healthy and likely to live, before they are permitted to go out; while those sent to Tewksbury are the diseased or delicate infants with little chance of life, as indicated to the medical examiner, is slight. The deaths at the Home are few, because the infants are retained but a short time, and seldom more than six weeks at once; oftentimes only one, and sometimes none at all. The Boston overseers of the poor believe their method of disposing of these infants by adoption is better than to send them to the Infant Asylum, while those sent to Tewksbury are such as the Infant Asylum would not receive. It would seem that the establishment of the Infant Asylum, in 1867-8, has had a tendency to diminish the number admitted to the Temporary Home; the average number received being 39 in a year before the Infant Asylum opened, and only 29 since. About six months after the Infant Asylum was opened for the reception of children, the newly opened St. Ann's Infant Asylum was opened as a branch of the Carney Hospital at South Boston, and this has received a large number of infants. In the five years and two months between September 8, 1868, and November 1, 1873, 600 infants were admitted at the Carney Hospital, an average of more than 200 in a year. Of these, only 47 received at the Carney Hospital on the first of November, 1873; 668, or 55 per cent. died; 25, or 2 per cent. had been returned; and 470, or 39 per cent. had been returned to their mothers. Since the 18th of April, 1868, when the first child was admitted to the Massachusetts Infant Asylum, 337 have been received there, of whom 143 have died, a mortality of 42 per cent. But since April 1, 1872, the mortality has been but 23 per cent,—25 deaths out of 108 admis-

There would seem to have been an unduly large at the Carney Hospital, but in regard to this there has not been fully investigated. In regard to the Massachusetts Infant Asylum, there are apparently some things directed, but more with respect to the mode of admission and support of infants, than their nursing, which appears to be good. Many of the infants there are wet-nursed at the Brookline Home, and others are boarded out to families; the latter practice is extending, with good effect.

The testimony given concerning lying-in hospitals, both public and private, in Boston, was copious and somewhat startling. There are now at least three public hospitals of this kind: one at the Carney Hospital, one at the New England Hospital for Women and Children, and the old Boston Lying-in Hospital revived—lately removed to McLean Street, near the Massachusetts General Hospital. There is also a semi-public establishment, under the management of religious women of the Catholic church, at 150 North Street, lately opened, and said to be much frequented. In private establishments there are many more, including a great number of houses and boarding-houses of ill-repute, where women from outside the city spend the period of their confinement, where many illegitimate children are born. It is quite impossible to estimate with any accuracy the number of illegitimate children yearly born in Boston. The number reported is only about 70; but physicians state as a fact from their knowledge, that only a few of the births of this kind are ever reported. There is no law, it seems, requiring physicians to report births with this particular noted, or, if such a law it is not enforced. The great increase in the number of lying-in hospitals in Boston, during the past few years, is ascribed in part to the strictness with which the Workhouse Act is enforced, in consequence of which many women who formerly would have gone to a state prison to be confined, now, for fear of a sentence to Bridewell, will not apply for admission, but go to some one of the lying-in hospitals in Boston, or to some place where they can have their friends pay board. The opinion of all the pe-

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THE SMALL-POX EPIDEMIC.

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agreed in regard to this, and it seems worthy of consideration in connection with the other results of the Workhouse system.

On the whole it would appear that, while more infants are saved alive than was the case six years ago, when this was last investigated the subject of infant mortality, yet the number of neglected infants has increased so much that there are also more deaths of this class than at that time. They are taken of them at the State Almshouse, the State Workhouse, the Boston Temporary Home and the Massachusetts Infant Asylum, was never better, probably, than it is at present more can be done even there. It is very important that some steps should be taken to investigate and regulate the management of these establishments of all kinds, which ought to be under the close supervision of the board of health or the health department in this city. At present they are wholly unregulated except by their own managers, and while some of them are worthy and judicious persons, others are worthless and criminal. Perhaps some legislation would be necessary in order to put these establishments under the proper supervision.

#### SMALL-POX.

Unusual circumstances require that this Board should make mention of a marked event in the years 1872-73, to wit the sudden onset of small-pox. In the earlier months of the year, as usual, present in the State in isolated cases. Towards the middle of the year it suddenly became epidemic, and assumed a most virulent and fatal type, the mortality in Boston alone rising from 3 in January to 252 in December.

It is ascribed by some to atmospheric influences; favoring the diffusion of imported malignant poison, and its action on an unusual number of unprotected persons.

Whatever the cause, the havoc was fearful, and probably much greater than the figures show.

In Boston alone, the recorded deaths in 1872 were 738, of which 520 occurred in the last three months. In 1873 there were reported as 335 up to October 1. But there is

little doubt that they exceeded this aggregate, being erroneously ascribed to other eruptive diseases, congestions, while in some cases the poison attacked the nervous centres before any external signs appeared there were yet others, left half dead by the disease, lingered awhile and then died from abscesses, gangrenas, and other consequences of the malady. It is said that in Boston alone 1,200 persons died of the disease and its consequences.

Until the audit of the bills is concluded, there is no reliable data for fixing the mortality in the rest of the state, but at the lowest estimate it must be half as many.

It is now proved, by ample testimony, that the disease was introduced in 1872 by the Cunard steamers, by the British Provinces, and by infected persons. To some extent, perhaps, it was brought from Canada.

The number of cases in the Commonwealth among the state poor alone, outside of the state, was reported as 672, but is believed to have exceeded 971 already recorded for 1873, and it is believed that the number will reach 1,200. It appears that many paupers were stricken with the disease. The Board has already 1,633 names, and every town heard from has reported the number.

The subsidence of the disease appears to be complete of material. As an epidemic it has simply burned out. It now exists in Boston, Springfield, Fall River, and two other places, as it has for a dozen or twenty years. If the cases are well isolated, the contagion is not spread, and there is no panic.

When the late outbreak and its lessons are fully understood through immigration, from other States and other countries, and from births here, comes a great accumulation of infected material, a similar visitation is likely to occur.

This would be quite impossible if this Board had the former control of the immigration, and if some person or board were held responsible for the execution of the laws respecting vaccination. But as long as our



## THE SMALL-POX CLAIMS.

consignees are virtually independent of the State, and as the northern and eastern railroads are likely to pour contagious material, we shall look in vain for that protection which will depend on the constant vigilance and concerted action of 340 municipalities, and the quarantine authorities of a dozen ports. Under such conditions, occasional outbreaks of the pest, attended with great individual suffering and public and private loss, are inevitable.

The "Batavia" arrived at Boston with two cases on board. The whole ship's company, 590 persons, were properly vaccinated and otherwise dealt with by its efficient health officers, and no mischief resulted. But meanwhile the pestilence spread in through open doors at Gloucester, Provincetown and New Bedford.

The maximum of safety will be found in the unremitting vigilance, and the prompt and simultaneous action of a central power. If nothing be done, before another decade has passed away the State may again lose thousands of its population and a million of its property by an inexcusable neglect.

An accurate statement of the total claims of the towns for support of paupers ill with small-pox cannot yet be given; bills already rendered, and an estimate at the average of those known to be due, amount already to \$150,000, and there are many bills yet to come in. If they should be counted as incurred by the towns, they will make the total claims to exceed \$200,000. The investigations of our officers make it probable that the expenses incurred for settled patients, and by persons of means, for themselves and their families, exceed a half million dollars.

## THE MORTALITY AT TEWKSBURY.

The Board is constrained by a sense of duty to ask the special attention of the legislature to the causes of the mortality among the lunatics and among the infants at Tewksbury, which has already been mentioned.

It is manifest that the mortality is undue; that no successful measures have been taken to lessen it; and that there is



danger of a fearful epidemic under some favorable causes.

The various explanations which have been given for the mortality as arising from causes outside the institution are not satisfactory. One of these is, that in the case of lunatics to be sent from the hospitals, the sick, the aged and even the moribund are taken.

It seems natural that a physician in charge of a hospital should be tempted to relieve his establishment of the less cases in order to make room for curable ones. The Board, however, is not convinced that any such policy exists in our hospitals, but believes that only such cases are selected for Tewksbury as the establishment is prepared for.

Other causes assigned for the mortality are less forcible than some existing ones within the establishment. For instance, the frequently foul condition of the air in the receptacle for lunatics and in the hospitals is a predisposing cause of mortality. This has been so alluded to; and the Board at one of its recent visits found the air absolutely nauseating in the receptacle.

The poor lunatics were forced to breathe, by day and night, an atmosphere redolent of their own secretions. It was so foul and unwholesome that the Board directed the chairman to address a special letter to the governor on this subject, which was done.

Why go farther for causes of mortality in the establishment before removing this one, at whatever cost?

Wholesome food and warm clothing are no more necessary to good health than is pure air, especially to the aged and infirm. Give them it by day and by night. As well give patients meat to eat, and brackish water to drink, as to give them pure air to breathe.

Nothing short of structural changes in the mode of heating and ventilation can give to the patients the pure air to breathe.

APPROPRIATIONS AND EXPENSES.

FINANCES OF THE STATE INSTITUTIONS.

The report of the Secretary will be found detailed state-  
of the receipts and expenditures of the institutions  
or supervised by the State, for the official year ending  
ber 30, 1873. The regular appropriations for the same  
ions for the calendar year 1873, and their expendi-  
are shown by the following Schedule A, the figures  
urnished by the auditor. The total sum appropriated  
ese institutions for 1873 was \$537,000; the total ex-  
ures have been \$533,949.55, showing a surplus of  
45.

as a partial offset to this expenditure, a large sum has  
received for the labor of convicts at the state prison, and  
ums from the almshouses and reform schools, the whole  
ting to \$150,565.25. The actual cost to the State  
thus be reduced to \$383,384.30, or \$8,000 less than  
2.

SCHEDULE A.

*Summary Cost to the State for the Calendar Year 1873.*

STITUTIONS.	Regular Appropria- tions for 1873.	Sums Expended.	Surplus.
er Hospital, . . .	\$80,000 00	\$10,371 75	\$2,288 57
Hospital, . . .		†18,650 31	
upton Hospital, . . .	88,000 00	48,689 37	358 25
ury Almshouse, . . .		87,641 75	
Primary School, . . .	45,000 00	45,000 00	—
ater Workhouse, . . .	40,000 00	41,979 64	*1,979 64
ough School, . . .	54,000 00	51,747 96	2,252 04
er School, . . .	22,500 00	24,036 57	*1,531 57
ison, . . .	121,000 00	†119,732 09	1,268 91
ates at American Asy-	30,000 00	13,599 75	393 89
ates at Clarke Insti-		10,540 00	
ates at Boston School,	10,000 00	5,460 36	—
Ear Infirmary, . . .		10,000 00	
ussetts Asylum for	30,000 00	30,000 00	—
ind, . . .	16,500 00	16,500 00	—
ussetts School for			
als, . . .	\$537,000 00	\$533,949 55	\$3,050 45

\* Deficiency.

† In part estimated.

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VOTES OF THE BOARD.

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d, but, are known to be very large, and a further sum of \$490,000 has been disbursed in the form of "state aid" to needy veterans and their families.

### PROCEEDINGS OF THE BOARD IN 1873.

The Board have made twelve visits, officially, to state institutions; individual members of the Board have made many. Twenty meetings for the transaction of business have been held within the year. The nature of the business transacted will appear in part from the subjoined transcript of the yearly votes.

#### *Votes passed by the Board during the Year.*

Respecting the State Primary and the State Reform School, it was voted,—

Jan. 1, 1873.) Upon consideration of the application of the superintendent of the State Primary School, for the transfer thereto of boys from the State Reform School, that the Board consult with the trustees of the State Reform School in relation thereto.

Jan. 14, 1873.) That no occasion appears for transfer referred to in the preceding vote under chapter 209, Acts of 1866, but that the transfers may be made, on application of the trustees, under chapter 68, Acts of 1872.

Respecting the State Workhouse, it was voted,—

Feb. 5, 1873.) That, in view of the transfers lately made (from the State Reform School to the State Workhouse), and of the probable transference of admission thereto of similar parties hereafter, the Board recommend to the inspectors and superintendent of the State Workhouse to make further provision within the buildings and inclosure of said institution for the safe keeping and employment of such male inmates capable of productive labor.

Respecting the State Almshouse, it was voted,—

Sept. 22, 1873.) That in the opinion of this Board the ventilation of the Hospital for the sick, and of the Lunatic Asylum at the Tewksbury Almshouse, is so defective as to be positively insalubrious, and that it should be immediately improved; that the privies and water-closets are in a filthy and in bad condition, and the dormitories infested with vermin.

## TENTH ANNUAL REPORT, 1873.

to a degree requiring instant attention; and that there be additional supervision and nursing in these departments.

Respecting the Agency for the Sick State Poor, it was voted,—

(May 24, 1873.) That it is the sense of the Board of State Charities, for the Sick State Poor, under the laws of 1865 and 1866, to be continued as a separate department.

Respecting the Small-pox Claims of the Sick State Poor, it was voted,—

(May 7, 1873.) That the officer to visit the Sick State Poor, report what amount of claims against the State has been made by towns and cities—under the legislation of 1872, chapter 10, to the small-pox, and what is the probable amount yet to be made, stating whether these claims are complicated with the small-pox counts, and if so, to what extent, and any other pertinent facts.

(July 2, 1873.) That the Special Agent for the Sick State Poor be requested to continue his investigations of the origin and extent of small-pox in Spencer, and report the facts in detail to the Board, that, until such report is received and considered, no bills for small-pox patients, for small-pox patients, shall be allowed by this Board.

(Sept. 22, 1873.) That Dr. Henry B. Wheelwright, to examine the sick state poor, be authorized to audit the claims of the cities for re-imbursement of expenses in small-pox cases, in 1872 and 1873, and to present the bills allowed by him to the Board for his examination.

(Nov. 5, 1873.) That this Board will not, as a rule, allow physicians in small-pox cases beyond the usual fee in other cases; and that in charges for nursing in small-pox cases, the Board reduce excessive claims, as far as he finds it possible to do so, to the usual rate a sum not exceeding three dollars per day.

Respecting the Report of the Board and of its committees, it was voted,—

(Nov. 5, 1873.) That the Annual Report of the Board of State Charities be printed fifty pages.

That the Secretary be instructed to bring the body of the report within the space of one hundred printed pages, unless he has an important matter to submit concerning the European establishment, by him, which may be printed in addition to the hundred pages of the Appendix to his report be also brought within the space of one hundred printed pages.

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THE BOARD'S ORGANIZATION.

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the General Agent and the Visiting Agent be requested to submit annual reports to the Board in writing on or before the first of December next, and to restrict the length of each report to fifty pages, if it is feasible to do so.

the Special Agent for the Sick State Poor be requested to close his year with the first of October.

and also the following votes,—

1, 1873.) That the Chairman and Dr. Allen represent the Board at the meeting of the American Association for the Care of Inebriates.

5, 1873.) That Dr. Allen and Messrs. Sanborn and Wrightington be appointed a committee to investigate and report on the subject of infant mortality in houses and hospitals, with a view to some statements in the next report concerning the preservation of infant life.

the expenses of the Board and its departments for the current year will appear at the end of the Appendix.

#### SUMMARY AND DEFINITE RECOMMENDATIONS.

Under the Act constituting this Board it was directed to "investigate and supervise the whole system of the charitable and correctional institutions of the Commonwealth, and recommend such changes and additional provisions as they may deem necessary for their economical and efficient administration." Under this general authority a few definite recommendations are this year submitted concerning the organization of the Board itself; the care of the insane and the poor at Tewksbury; the preservation of infant life; the supervision of lying-in hospitals; the laws of pauper relief; and the law concerning small-pox cases.

*The Board's Organization.* The Board has already expressed its opinion concerning the selection of its executive officers by its own members rather than by outside appointments, and indicated some of the reasons therefor. It would definitely recommend and ask that the proposed change in the law be made, with a view, among other things, so to organize the different departments of the Board as to reduce its annual expenses to a minimum. At the present



time it has officers and deputies traversing the of the Commonwealth for different purposes these objects could be combined in the work person, without duplicating the expenses, rendering the employment of so large a number of persons unnecessary, making those who are employed more directly answerable to the Board.

II. *The Insane and the Sick at Tewksbury.*  
The condition of the Insane Asylum in connection with the Almshouse at Tewksbury is not wholly satisfactory. It would be much improved by the appointment of an inspector for that class of inmates, who should superintend the general regulation of their treatment, including the arrangement of their dormitories, their hours of exercise, their admission to beds in the hospital, and would recommend that such an officer be appointed. Under his direction means be furnished to give protection to the Asylum, and to provide for more qualified attendants for the insane there, and that they should have power to investigate the condition of lunatics in the state hospitals, especially of those who have received treatment in the state establishments. There is a necessity for better nursing in the hospital for the insane, and for improvement in its ventilation.

III. *Lying-in Hospitals and Neglected Infants.*  
In the city of Boston, and probably in other cities of Massachusetts, there has been of late years a large increase in the number of lying-in hospitals, or places used for that purpose. We would recommend that no such establishments be licensed to receive patients without a license from the Board of Health in the city or town where it exists, and that all lying-in hospitals which receive more than six patients be placed under the supervision of the State Board of Health, instead of as of the local board. In regard to the care of illegitimate infants we would recommend that the practice of putting them out for adoption and of boarding them in good

## DEFINITE RECOMMENDATIONS.

done at the Boston Temporary Home in Chardon Street, Massachusetts Infant Asylum and the Temporary Home in Court Street, Boston, be extended, so far as practicable, to all infants of this class in the charge of the State.

*The Laws of Pauper Settlement.* In their reports submitted, the Secretary, the General Agent, and the Special Agent for the Sick State Poor, all make allusion, more or less in the nature of a recommendation, concerning the laws of pauper settlement. Without endorsing any of these recommendations, the Board would express the opinion that some modification of these laws is demanded by existing circumstances, with a view to extend the system of local relief to the poor, particularly in cities and large towns, where the objections to the present laws are most common.

*The Small-pox Claims.* In view of the statements made in this Report as to the late prevalence of small-pox and the great expenditure of money, interruption of business, and sacrifice of life occasioned thereby, the Board recommends that the most effective measures be adopted to prevent future visitation. And to this end they advise that the provision of vaccination throughout the Commonwealth be placed in the State Board of Health, with all necessary powers to carry it out systematically and effectually. It is suggested that the trustees or inspectors of the several state institutions, where there are large farms, be required to furnish a physician with means of keeping up a supply of pure vaccine virus from the herds upon the premises, that shall be at all times available; and to arrange with a suitable number of competent nurses, at a reasonable compensation, to render service, upon the call of any town authorities. They also recommend that the statutes affecting those entering the State by land and sea be examined, and if necessary, be revised for the better security of the people.

Inasmuch as the investigations incident to the approval of bills of the towns for cases of small-pox show that a large sum has been spent needlessly by the authorities of some,

under the influence of panic, while others in emergency with judicious economy, it seems inequitable that the general public should be taxed on account of the negligence, indiscretion and improvidence of the former class; to the end that such may be relieved of the burdens, they recommend that the statute of chapter 26 of the General Statutes, repealed as relates to any reimbursement of the State, or that some other means be devised to defray the treasury and the towns of settlement from such charges.

## PRELIMINARY.

## FIFTH ANNUAL REPORT

OF THE

## SPECIAL AGENT FOR THE SICK STATE POOR.

*to the Board of State Charities.*

GENTLEMEN :—The undersigned, appointed by the Board to execute the provisions of the Act of 1865, concerning the Sick State Poor, presents herewith his Ninth Annual Report, including the year, in accordance with your instructions, on September 30, 1873.

Of course the first three months of the twelve covered by the statement were included in the report of last year; but for reference and comparison, it will be more convenient to give now, as far as possible, all the facts and statistics of the three consecutive months which are to be embraced in future reports.

It will be impossible, however, to state accurately the cost of the sick to the towns or the State, for any other period than the calendar year.

The law is peremptory, that all claims on account of state paupers shall be made out up to and including December 31st. The cost of all cases then pending is divided by the overseers, when two bills are presented, one for the expenditure prior to December 31, and the other for the outlay subsequent thereto. As the yearly amount expended by the towns is quite accurately ascertained. But at the close of no other month is there a division of the cost of continuing cases, and as from one to three hundred are always pending, a report made up on any other date can only approximate the actual cost.

### 1. THE YEAR 1872-3.

Aside from contagious disease, the year from 1872, to October 1, 1873, closely resembles its in the character, amount and distribution of. The same remarkable uniformity in the number which has distinguished previous years, appearing that this class of dependents is not increasing with the growing population of the State. As the class of state paupers come is increasing faster than as the general sanitary condition of the State is changed, the smaller proportional number is provided a better understanding and performance of their part of local authorities.

The scarcity of money, and depression of business in the closing months of the year, will somewhat augment the number of the sick to be supported at the public charge. It is very unlikely that the appropriation of \$25,000 for the cost of the sick, and all the expenses of their care, will be exhausted.

### 2. THE EPIDEMICS.

These, small-pox excepted, have prevailed in a more serious degree during 1873. Of scarlet fever and diphtheria have been 62 cases, or  $2\frac{1}{10}$  per cent. of the population; typhoid fever, 181 cases, or 6 per cent.; but no epidemic violence or mortality has this disease approximated of 1872.

Small-pox, which spread so suddenly, and assumed a fatal type in September of that year, continued with unabated violence and mortality. After the severity of the symptoms abated, the death-rate decreased, and by the early summer the disease was confined to a few localities, and in a very mild form.

In his last report your officer traced this epidemic to its supposed origin in the State, and gave its history to its culmination in December, in which month

## THE LOSS BY SMALL-POX.

on alone had increased to 252, against 3 only in the previous January.

The experience of the present year has verified the statements then made. Infection from the same sources still infects us, but it is comparatively harmless from want of material, our people being generally protected by repeated and thorough vaccination, or from a lack of susceptibility, or both combined, or from some unexplained cause.

While our knowledge of the laws that govern this epidemic is the best but limited, we have a right to expect its return of equal severity when an accumulation of non-vaccinated persons and strangers shall be affected with a like susceptibility.

The cost of the recent visitation has indeed been fearful. The claim of the municipalities for the care of state paupers alone, must exceed \$200,000, and the outlay for private patients and settled paupers, will swell this sum to more than a million. The loss in trade to Boston alone must have been more serious. One of its most prominent merchants, in a public station, remarked to your officer, that if he could go to State Street and satisfy the mercantile community that an expenditure of \$200,000 would exterminate the epidemic in six weeks, he could raise the sum in an hour. The same is true, in a less degree, of many smaller places.

But all this was trifling compared with the sacrifice of life. In Boston there were 1,073 admitted deaths by small-pox—in 1872, and 335 in 1873; and if the actual deaths there—in the rest of the State were added, the loss would exceed tenths of one per cent. of its population. The greater portion of these deaths occurred in the most vigorous and productive period of life—between 18 and 40—more than half in Boston happening between these ages, while in the rest of the State the number was yet larger. Many of the survivors, too, were left in a pitiable state of disability, some are still lingering through a wretched remnant of existence under the care of your Board,

In view of these facts, the question of future prevention is the most serious one, and its consideration should not be put



off until the calamity is again upon us. Promptly it comes, and vaccination, repeated and thorough, of the unprotected residents, and of strangers as fast as they come here, would seem to give reasonable security.

So far, then, as vaccination is a protection, duties should best combine to require that we should adopt measures which would secure for our people the maximum of safety.

If the experience of the past year has taught us anything, it is that this greatest security is not found in the ports, or in leaving vaccination entirely in the hands of the local authorities. The inevitable result must be that the vigilant and active cannot effectually protect themselves from the inertness and inefficiency of others. Your honorable member, with the bills in his hands for cleansing foul ports, which brought the pestilence into one of these sanctuaries, and for enormous outlays for the diseases which he had months before warned the authorities of, and urged a systematic and thorough vaccination of the ports, and the supervision of the vaccination of the state board of health, or some other competent body holding that body to a strict responsibility.

Under the 26th chapter of the General Statutes of 1872, each board of health in case of the presence of a person then or lately infected with small-pox, is required to make effectual provision, in the manner which it judges best for the safety of the inhabitants, by removing such person to a separate house or otherwise, and by providing nursing and assistance and necessaries, which shall be at the charge of the person himself, his parents or master, if able, and if not, at the charge of the town to which he belongs; and if an inhabitant of any town, at the charge of the town, and if not, at the charge of the wealth."

Under this statute, the legislature of 1873 appropriated \$133,500 for defraying such expenses as might be incurred, and trusted the approval of the bills to the Board of State Charities.

That this duty is most difficult and delicate, and that it is from the indefinite language of the statute. While

## STATISTICS OF SMALL-POX CASES.

mitting the immediate care and management of such cases to local officers, the legislature surely never intended to give to towns the freedom of the treasury. It never meant to do so for ignorance or fraud; for negligence, improvidence, or want of common sense. It looked for the manifestation of ordinary judgment and coolness, and, while prepared to meet the cost of emergencies, it never proposed to pay for the expenses of a panic, or to submit to the exactions of those who would take undue advantage of a public calamity for personal gain. Any other course would be extremely unjust to towns which have met the exigency with calmness and prudence. Unfortunately there are not many towns where these exactions have been attempted; but the demands of some are so gross and outrageous as almost to warrant the public mention of their names and places.

The returns from the whole State for the twelve months ending September 30, 1873, show that the number of state cases of this disease, outside of the institutions of the Commonwealth aided during life, was 1,282, and there were 188 more cases where the State paid the expenses of burial, making in all 1,470.

This statement is imperfect as regards the whole number of poor actually sick with this disease, as many towns failed to certify, and often but one person was named in the notice when an entire family was affected. The whole number of state poor thus stricken cannot have been less than 2,000. The state cases reported are as follows, by counties:—

Suffolk,	.	.	.	.	.	.	943
Worcester,	.	.	.	.	.	.	190
Middlesex,	.	.	.	.	.	.	143
Essex,	.	.	.	.	.	.	119
Hampden,	.	.	.	.	.	.	32
Bristol,	.	.	.	.	.	.	23
Plymouth,	.	.	.	.	.	.	8
Norfolk,	.	.	.	.	.	.	6
Barnstable,	.	.	.	.	.	.	4
Berkshire,	.	.	.	.	.	.	2

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1,470

## TENTH ANNUAL REPORT, 1873.

The same cases are distributed through the diff  
as follows :—

1872—October,	.	.	.	.	.	.
November,	.	.	.	.	.	.
December,	.	.	.	.	.	.
1873—January,	.	.	.	.	.	.
February,	.	.	.	.	.	.
March,	.	.	.	.	.	.
April,	.	.	.	.	.	.
May,	.	.	.	.	.	.
June,	.	.	.	.	.	.
July,	.	.	.	.	.	.
August,	.	.	.	.	.	.
September,	.	.	.	.	.	.

## THE WORK OF THE YEAR.

This includes,—

- 1st. The visitation of the sick.
- 2d. The investigation of their legal settlements.
- 3d. Communication, oral and written, with the poor as to their powers and duties, besides a large amount of clerical labor in recording the notices from the facts learned by investigation, and the figures comprised in some 4,000 bills.
- 4th. The auditing of the bills for the sick and

### 1. *The Visitation of the Sick.*

Its purpose is to expose impostors; to decide the possibility or expediency of the patient's removal; to ascertain the nature of the ailment, and if its treatment is impracticable, to inquire into the whole history of the patient and his habits, and fix, if possible, his legal settlement, or to determine his kindred or ability to maintain him; to ascertain the amount of money given is as much as humanity requires, or in the event of a reasonable sum, with a view to make a suitable provision for his maintenance.

## VISITATION AND SETTLEMENT.

the number of visits for the past twelve months has been at 2,100. They have developed a large amount of ignorance and misapprehension of the law, which is indicated by a large amount disallowed in auditing the bills, as shown on a following page; but very little intentional fraud has been detected. In fact, such conduct of overseers, or imposition on applicants, is effectually defeated by prompt and searching supervision on the part of the State.

These visits have been made in every county on the mainland, and the number of miles travelled must be reckoned by thousands. As many of the sick reside in the outskirts of the towns a great deal of horse hire is required, but from the cases of small-pox the entire expense of travel for our officer and his assistants has been but \$792.21.

In about one-third of the cases aid has been stopped immediately, and in as many more it has been materially short-lived. A large amount of outlay by the towns has been prevented, enough at least to pay the cost of this office several times over.

## 2. *The Investigation of Settlements.*

The number of cases investigated for the year is nearly 100.

This task, always difficult, has been complicated very much by the great number of those ill with contagious diseases. The local authorities, in their panic, in many instances fairly ran out their money, and asked no questions, so that hundreds of patients died or otherwise disappeared, leaving no record to their residence or history. From the peculiar wording of the statute, your officer has not felt authorized to make allowance in such cases, till the fact of non-settlement had been made to appear, and also inability to pay on the part of the person himself, his parents or master," or guardian. The refusal to audit at once has occasionally caused discontent, but has been fully justified by results. In some cases, the entire claim of the town was found to be wrongfully charged to the State, an undoubted settlement being found within its own limits. In others, large deductions had to be

made for the same reason, and because the part paupers had ample means. Among the persons the State by one small town were found at least were legally settled there or elsewhere in the County of whom one owned several houses, and was ad worth at least \$10,000. The amount of deduction from the town alone was equal to the travel of your officers and assistants for the whole year.

It is impossible at present to give the whole of the cases where there are settlements or kindred of the kind, so many the investigation is yet incomplete, but it is known to exceed sixty, and will probably reach one hundred.

### *3. The Overseers of the Poor.*

•The past year has shown a great improvement in the quality of the work done by these officers. There has been a general revival among them, and a steady improvement in several offices of the Board as to their powers and duties. At this office, the entire time of one assistant has been sufficient to answer their questions, oral and written. There has been abundant return for the labor. They have made fewer mistakes than ever before. Their accounts are kept; their bills more correct; the aid to the poor more judiciously given. Of course the saving to the State has been very considerable—greater, no doubt, than the expense of your Board and all its departments; and the subsequent pages will show a large deduction from the aggregate claim for re-imbursement, the bulk of which is upon a few places, where new and incompetent officers have been placed the experienced, or where the authorities have been negligent to read either the statutes or the printed instructions sent them, or too wise to consider either of them.

For the sake of the needy and the suffering, and for the sake of the tax-payers, the boards of overseers of the poor should be permanent bodies, the terms of the members should be successive years. Politics should never be a consideration in their election. Intelligence, honesty, and time

## TENURE OF OFFICE OF OVERSEERS.

duties should be the main requisites. They should choose from among or without their number a competent person as their executive officer, whose tenure of office should be for a fixed term, and whose capacity and good behavior. The results would be system in the pauper department of the towns, a prompt and sure reduction of expenses, a continuous and thorough knowledge of all cases actually belonging, or claimed to belong therein; an avoidance of lawsuits by the preservation of decisive evidence, and, better than all, an intelligent and judicious provision for the poor according to their actual needs, instead of lavish and pauperizing grants one year and starvation the next.

It would be removed the strongest argument against the return to the ancient policy of the State, which the Legislature has always understood your Board to favor—to the management of the poor by the municipal authorities, with only so much of supervision by the State as would secure a uniform system of removing strangers, restraining vicious, collecting the statistics and protecting its treasury. No attempts have been made in the legislature to change the term of office of overseers of the poor to three years instead of one, a third of the Board retiring annually. The bill passed the House by a strong vote, but was defeated in the Senate by the votes of senators from the cities, whose constituents were not concerned in the matter. The second bill passed the Senate but was defeated in the House. The opposition triumphed on the plea that the measure was contrary to the democratic idea; that the people knew best when they wanted for their servants, and preferred to submit them to the ordeal of an annual election; and that it was a step toward centralization to which they would not submit. It may all be true; but it is very certain that a wise union of humanity and economy will never be secured for the poor by the tax-payer by a constantly changing board, who cannot do what they would, for want of knowledge, or who cannot do what they might, for want of interest.

The undersigned has made this statement to the Board as a matter of duty, because by this habit of change, a positive



loss is inflicted on the State, and the worthy poor under his supervision are subjected to need and hardship.

Out of many instances of mismanagement on he names two. Two places in the State had respectively, of 15,000 and 12,000. The circumstances the former were the more unfavorable as to population its annual expenditure for its pauper department \$8,000, while the other spent \$25,000. The former a permanent executive officer; the latter a chairman composed largely of small grocers and other interests. The adoption of the former policy reduced the cost fifty per cent. The medical bill of a certain town for paupers, was \$1,200 for a given year, equal to 2 cents a head on every person in town. The cost of two neighboring cities, containing eight times the population, were less than that sum, and only  $2\frac{1}{4}$  cents each inhabitant.

#### *4. The Auditing of the Bills.*

A separate account is kept with the towns for bills coming under the Act of 1865, as the State's share for each is determined by the facts developed in the case. But a complete statement of the results cannot be given at its close, nor sometimes forwarded. This is due to the numerous cases of delay, and to the holding back of their bills by the towns on various excuses, for an unreasonable time.

Bills of 1870 and previous years are now in the audit, and the appropriations for each past year kept open by annual legislation to meet the payment is a source of much additional and needless labor in this office but in those of the auditor and the towns. As a general rule only about half of any year's bills presented in time for audit so as to be included in the report.

## CLAIMS AND ALLOWANCES.

*Claims and their Settlement.*

The following table will show the amount of this work performed from October 1, 1872, to October 1, 1873, and its costs:—

	No. of Bills.	Claim.	Allowance.	Deduction.
Support in 1869 and previous years, . . . . .	15	\$256 92	\$105 50	\$151 42
Burials in 1869 and previous years, . . . . .	2	20 00	20 00	—
Support in 1870, . . . . .	42	1,964 05	1,111 97	852 08
Burials in 1870, . . . . .	12	132 59	110 00	22 59
Support in 1871, . . . . .	126	6,254 98	2,719 95	3,535 03
Burials in 1871, . . . . .	25	298 38	215 00	83 38
Support in 1872, . . . . .	1,064	34,050 34	21,778 68	12,271 66
Burials in 1872, . . . . .	920	7,609 51	7,063 25	546 26
Support in 1873, . . . . .	840	22,017 26	14,600 63	7,416 63
Burials in 1873, . . . . .	783	6,372 25	5,957 00	415 25
Total support, . . . . .	2,087	\$64,543 55	\$40,316 73	\$24,226 82
Total burials, . . . . .	1,742	14,432 73	13,365 25	1,067 48
Totals, . . . . .	3,829	\$78,976 28	\$53,681 98	\$25,294 30

Of the foregoing bills for support in 1873, forty-five were for children in the Massachusetts Infant Asylum, for Indians, for paupers whose wives have settlements, and the amount paid was \$2,504.53.

The above table shows that the work of the past year has consisted in protecting the State from illegality and overcharges amounting to \$25,294.30.

*The Number of the Sick.*

From October 1st, 1872, to October 1st, 1873, 2,618 cases of sickness among the state poor have been sent to the Board,—covering 2,985 patients. From October 1, 1871, to October 1, 1872, the corrected number is 1,553, covering 1,553 sick persons. The notices exceed those of 1871—2,063, and the patients by 1,210.

This large increase is solely due to epidemic persons out of the 2,985 named above having with.

These 2,985 persons represent families number 9,000 persons, who, though not fully supported in the aid furnished to the sick of and have thus been kept out of the public institutions.

*The Cost of Supervision and Maintenance*

The regular appropriation for the year was \$100,000 was expected to cover all the expenses of the Board as to provide for the sick poor. The amount was sufficient for both purposes.

The average number of ordinary cases covered about 200, and the average cost about \$2 per person. Rates have been maintained with great uniformity for years, but proportionally to the population the cost of such cases show a slight decrease.

Your officer is not prepared to make a final estimate in this Report as to the number and cost of the sick poor. Both will exceed all former estimates. New epidemics unheeded of before are coming in weekly. The demands are preposterous beyond precedent, and in the broad language of the Act, it is possible that the same may be maintained.

The three special appropriations for small-pox are \$133,500. But it is doubtful if, after a very severe winter, \$200,000 will cover the legitimate charges.

The claim of Boston is in round numbers \$100,000; Lawrence, \$1,450; of Newburyport, \$1,800; of Gloucester, \$3,000; of Gloucester, \$4,000; of Salem, \$2,000; of Gloucester, \$5,000, and so on.

Your officer is decided in his judgment that the Act should be amended or repealed, so far as to make the Board finally liable for its expenditures for this "contagious disease."

This, perhaps, will secure greater vigilance in the case of pestilence, and more prudence and judgment in the management of the towns' money.

## THE SICKNESS BY MONTHS AND COUNTIES.

*The Time and Locality of the Sickness.*

The following table will show the number of cases in each month between October 1, 1872, and October 1, 1873.

MONTHS.	1872.		1871.	
	Notices.	Persons.	Notices.	Persons.
October, . . . . .	159	183	112	129
November, . . . . .	237	250	113	123
December, . . . . .	336	368	127	141
	1872.		1872.	
January, . . . . .	718	767	310	336
February, . . . . .	345	378	157	184
March, . . . . .	181	211	178	207
April, . . . . .	156	167	116	138
May, . . . . .	128	142	114	138
June, . . . . .	118	217	74	78
July, . . . . .	88	126	72	83
August, . . . . .	80	92	72	86
September, . . . . .	72	84	108	132
Totals, . . . . .	2,618	2,985	1,553	1,775

The next table will show the localities whence came the cases of the last two years, by counties.

COUNTIES.	1872.	1871.
Cambridge, . . . . .	8	3
Essex, . . . . .	29	44
Gloucester, . . . . .	209	176
Hampden, . . . . .	-	3
Hampshire, . . . . .	347	196
Massachusetts, . . . . .	9	11
Northampton, . . . . .	115	143
Southampton, . . . . .	22	15
Worcester, . . . . .	305	199
Worcester, . . . . .	-	1
Worcester, . . . . .	37	31
Worcester, . . . . .	19	17
Worcester, . . . . .	1,227	494
Worcester, . . . . .	291	220
Totals, . . . . .	2,618	1,553

## TENTH ANNUAL REPORT, 1873.

Of the above, the towns composing the former Almshouse district send 466 notices; while from the water district come 273; and from the Tewksbury district 1,879.

The 2,618 notices for 1872-3 were forwarded to from 154 cities and towns. In 1872, 160 towns sent notices. In 1871, 130.

The places furnishing the largest number are as follows:

TOWNS.	1873.
Boston, . . . . .	1,206
Worcester, . . . . .	132
Gloucester, . . . . .	111
Lawrence, . . . . .	106
Cambridge, . . . . .	101
Fall River, . . . . .	86
Charlestown, . . . . .	77
New Bedford, . . . . .	67
Springfield, . . . . .	61
Lynn, . . . . .	63
Spencer, . . . . .	38
Lowell, . . . . .	34
Taunton, . . . . .	34
Chelsea, . . . . .	21
Salem, . . . . .	21
Holyoke, . . . . .	20
Fitchburg, . . . . .	17
Woburn, . . . . .	16
Sutton, . . . . .	14
Blackstone, . . . . .	13
Somerville, . . . . .	13
Haverhill, . . . . .	12
Attleborough, . . . . .	11
Adams, . . . . .	10
Milford, . . . . .	10
Westfield, . . . . .	9
Chicopee, . . . . .	8
Pittsfield, . . . . .	8
Totals, . . . . .	2,319

Thus it appears that the above 28 cities and towns furnished 2,319 out of 2,618 notices, while the remainder of the State furnished but 299; no other place sending over so

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CLASSIFICATION OF NOTICES.

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The following table gives the number of notices sent from each county for each month,\* showing at once the amount and the locality of the sickness in each month, and the proportion to the population of each county:—

\* Between October 1, 1872, and October 1, 1873.



## TENTH ANNUAL REPORT, 1873.

	1872.				1873.									Total.	Proportion to Population.
	October.	November.	December.		January.	February.	March.	April.	May.	June.	July.	August.	September.		
Barnstable,	1	2	1		1	1	1	1	1	1	1	1	1	8	1 to 4,097
Berkshire, .	3	2	1		6	8	1	3	1	2	1	1	1	29	1 to 2,236
Bristol, .	19	24	19		46	16	23	19	13	8	6	8	8	209	1 to 492
Dukes,	1	1	1		1	1	1	1	1	1	1	1	1	0 in 3,787	
Essex,	15	21	31		90	45	25	22	28	18	18	19	15	347	1 to 579
Franklin,	1	1	1		2	2	1	1	1	1	1	1	1	9	1 to 3,629
Hampden,	9	4	15		35	8	12	12	5	6	1	2	6	115	1 to 682
Hampshire,	1	3	1		8	5	1	3	3	1	2	1	1	22	1 to 2,018
Middlesex,	23	38	41		55	43	20	24	14	16	12	9	10	305	1 to 900
Nantucket,	1	1	1		1	1	1	1	1	1	1	1	1	0 in 4,123	
Norfolk,	3	3	4		11	2	1	1	4	2	2	3	2	37	1 to 2,417
Plymouth,	1	1	4		4	4	1	1	1	1	1	1	1	19	1 to 3,440
Suffolk,	65	126	207		409	190	66	47	37	22	20*	18	20	1,227	1 to 221
Worcester,	20	13	13		57	22	29	23	22	43	24	17	8	291	1 to 662

## THE CHANGED CONDITION OF SOCIETY.

## THE RELIEF OF THE POOR.

For several years your officer, in the discharge of his duties, has noticed a growing uneasiness in the public mind, as to the methods of relieving or supporting the poor.

While the towns, as a whole, were never resigned to the idea of giving up their ancestral mode of municipal management, the main reason for their present discontent is found in the change in the number, distribution and character of our population.

The settlement laws of 1794 were enacted for a population of 200,000. This was quite evenly scattered over the State, Worcester County exceeding Suffolk in the ratio of more than three to one, and Berkshire exceeding it in the ratio of two to three. The five central and western counties had 100,000; Southern Massachusetts, 120,000; Essex, Middlesex and Suffolk, the remainder.

Devoted mainly to agriculture, commerce and the fisheries, it was essentially a population of permanent residence, and the right of settlement, descending from parent to child, was exercised by nearly all the community, leaving the small remainder to be supported by the towns where they happened to be, at the expense of the State.

This policy continued till the opening of the state almshouses in 1854, when, with a few trifling exceptions, all settlements by the State to the towns ceased.

But the little one has become a strong people. The sons and daughters of Massachusetts have gone forth to people distant regions, and her million and a half of inhabitants are to a large extent strangers from other States and from across the ocean, with their children born among us. Their business pursuits, the necessities of labor, and the improvements in transportation, occasion such frequent changes of residence as to interfere seriously with the acquisition of new settlements, even under the modified statutes now in force.

Consequently, from the exodus of the settled and the immigration of the non-settled, it has come to pass that a very great proportion, in all probability a considerable majority, of our

million and a half have no local right to relief, fall into distress—or, in other words, would become state paupers.

It is the duty of the overseers of the poor, to relieve, support and employ all poor persons found therein, having no lawful settlement with the town, but they have the right to send all such that are able to a state almshouse; and if they are too sick to go, they have the right to notify your Board and receive full or a partial re-imbursement for supporting them if they happen to be.

But on the one hand the overseers are apt to be unwilling to send to the state almshouse as a duty, and unwilling to spend the municipal money for the support the State provides for, especially as in towns where the tax is assessed upon them, they have already paid the cost of such support.

On the other hand, the decent poor are not willing to go to a state almshouse. Their honest pride revolts at the thought that it involves the taking of their children from the public schools, the breaking-up of their home, the separation of the family and their removal from the spot where they are accustomed to labor. They know that months will elapse before the furniture can be replaced, the family gathered, and the home reestablished. They know that a few dollars expended in rent, fuel or provisions will not get them past the temporary difficulty, which may recur again; while sending them to the almshouse will cost several times as much, besides pauperizing the family. They therefore refuse to go, often saying that "they will not."

The overseers, feeling that they cannot permit the town of charity to dictate the mode of its administration, are unable to do more.

The state officers are helpless to interfere, unless in the presence of serious illness.

The suffering applicant has, therefore, his choice of begging, stealing or starving. He is naturally driven to this result. The public, hearing his story, is

## METHODS OF RELIEF.

ignnant, and, not aware of the real facts, censure those who could remedy the evil if they could, but are prevented by restrictive law.

Your Board, in its Report for 1868-9, after making a full statement of the facts, and suggesting appropriate measures of relief, recommended "an inquiry into the expediency of continuing the state almshouses, as almshouses for paupers, and re-adopting the old system, with such modifications as the experience of sixteen years shows to be desirable, and the altered condition of society makes necessary."

This was not intended to apply to the institution at Tewksbury, which was unanimously admitted to supply an indispensable need in the public service.

The legislature heeded the recommendation as to the discontinuance of the state almshouses, but chose to go no farther.

This omission of the law-making power to "meet the altered condition of society" is the underlying cause of the whole difficulty.

The remedies proposed then are applicable now. They are simple, cheap, and easily administered. And farther, they carry us back to the policy of municipal management so far as the present is desirable or safe.

They are briefly: 1. The further extension of the laws of settlement so as to cover the larger portion of permanent residents who are now unsettled.

This can be easily effected by reducing the years of residence and the number of taxes now required, and by declaring all persons duly settled, who, prior to the passage of the act, have completed the residence and paid the taxes that may be fixed upon.

2. By extending local relief, with re-imbursement to the towns from the State to the aged and infirm, single women and widows, and other classes of the worthy poor.

A very little money, discreetly distributed in this way, will accomplish a surprising amount of good.

Its receipt enables the poor to utilize the aid of their relatives, the compassion of neighbors, and the little labor that

one or more in the family may be able to do sum, but enough to keep them from the alternative of starvation. It is said that this plan of paupers. If it will make more than the plan of families and forcing them into state almshouses, certainly be a powerful engine of mischief. But let us see. Your officer insists that, properly applied, it would have just the contrary effect, by keeping hope in the hearts of the needy.

Our fathers saw fit not to restrict their charity by their methods of dealing with the poor. Their relief within or without the almshouse, at their liberty of action worked well in their day. It will work well now. So many are the chances of life, and so varied are the ills and conditions that there can be no one specific for its cure. Of humanity he asks that the Board will once more influence to so amend our laws, that in all Massachusetts no human being may suffer for food or clothing, except by their own free will, their nature, or the decree of Providence.

#### EMPLOYEES AND THEIR COST.

The ordinary expenses of the year ending September 1, 1872, have been \$5,431.83.

The regular force employed consists of a medical assistant, and two clerks—whose compensation will be found below. The great variation in the business, ranging from 70 new cases to over 100 in a month, is far more economical to employ temporary aid in the winter instead of permanent officers.

Considering the number of hours the force is employed, the compensation of the assistants is very small in any department of the state government.

The expenses from October 1, 1872, to October 1, 1873, have been as follows :—

## COST OF AGENCY.

## 1. COMPENSATION.

B. Wheelwright, . . . . .	\$2,347 50
C. Richmond* and substitute, to Jan. 1, clerk, . . . . .	163 03
A. Wheeler, from January 1, clerk, . . . . .	480 00
H. Cowing, clerk, . . . . .	686 66
r. Henry Shaw, medical assistant, . . . . .	528 00
emporary assistants, . . . . .	240 58
	<u>\$4,445 77</u>

## 2. TRAVELLING EXPENSES.

B. Wheelwright, . . . . .	\$370 05
C. Richmond* and substitute, to January 1, . . . . .	31 60
A. Wheeler, from January 1, . . . . .	100 72
H. Cowing, . . . . .	134 45
r. Henry Shaw, . . . . .	129 90
emporary assistants, . . . . .	25 49
	<u>792 21</u>

## 3. OFFICE EXPENSES.

omas Groom, ledgers, &c., . . . . .	\$20 00
ostage, telegrams, express, &c., . . . . .	62 50
rinting, paper, stationery, record books, &c., . . . . .	68 89
edicine, and small office expenses, . . . . .	18 96
aid for evidence, copies, messages, . . . . .	23 50
	<u>193 85</u>
Total ordinary expenses, . . . . .	<u>\$5,431 83</u>

the sudden outbreak of small-pox added nearly 1,500  
 sons to the usual number to be cared for, and more than  
 bled the labor of the office, necessitating the following

## EXTRAORDINARY EXPENSES.

## 1. COMPENSATION.

George B. Tufts, clerk, . . . . .	\$900 00
r. Henry Shaw, medical assistant, . . . . .	248 87
emporary assistants, . . . . .	311 45
	<u>\$1,460 32</u>

## 2. TRAVELLING EXPENSES.

eo. B. Tufts, . . . . .	\$295 97
r. Henry Shaw, . . . . .	96 64
emporary assistants, . . . . .	11 68
	<u>404 29</u>

\* Died.



## 3. OFFICE EXPENSES.

1. Thomas Groom, . . . . . \$
2. Postage, telegrams, express, &c., . . . . .
3. Printing, paper, stationery, record books, &c., . . . . .
4. Medicine, and small office expenses, . . . . .

Total extraordinary expenses, . . . . .

The undersigned appends to this Report the  
tions to overseers of the poor, with all necess  
bills. A copy will be sent to each board in th  
the undersigned requests that it may be carefu  
and the instructions minutely followed, that the  
ness may be transacted accurately, and that th  
not suffer from the tardiness or neglect of local

H. B. WHEEL

## DIRECTIONS TO OVERSEERS.

## INSTRUCTIONS TO OVERSEERS OF THE POOR AND FORMS OF BILLS.

When a state pauper falls ill in a city or town, and calls for help, on the very day the same is granted one of the overseers should forward to the Board of State Charities a notice similar to the following:—(and for this reason. *The statute provides no re-imbursement soever for aid granted before the day of application.*)

*To the Board of State Charities.*

GENTLEMEN :—John Brown, a state pauper, is ill in this town [or city] and unable to be removed to a state almshouse. He has applied for aid, which we have rendered, and for which we shall claim a re-imbursement from the State to the extent of the statute.

Yours respectfully,

JOHN WILLIAMS, *Overseer of Poor of*

*Worcester, No. 2 Oak Street.*

*Disease, Consumption.*

Where there are no streets the overseer must designate the locality of the party's residence as distinctly as possible, that it may be visited without trouble or delay by some officer of the Board, if thought desirable. The disease must in all cases be specified.

When assistance has ceased, it is expedient to make up and insert in the bill immediately, while the facts are yet fresh in memory.

And here follow two forms, one of which is to be used when the party is aided at his own home or at the house of a friend; the other when he is removed to the local almshouse, or supported by agreement in a family at a given weekly rate. Overseers must give such a history as will show that the party, as far as they can possibly ascertain, has never had a *military* or *civil* settlement in the Commonwealth. They must also specify with accuracy the date of the commencement and close of the relief, as the law requires the reimbursement to be fixed at a *weekly* rate during its continuance.

Whenever relief is continued in any case of December of any year, they must send that case on January 1 of the next year. If it is not renewed, the town has no claim against it (see Gen. Stat. chap. 72, sect. 57), and when the names and disease are omitted, the parties are not v

FORMS OF BILLS.

Form No. One.

COMMONWEALTH OF MASSACHUSETTS.

City (or Town) of \_\_\_\_\_ Dr.

For support of \_\_\_\_\_

A State Pauper, too ill to be removed to a State Almshouse,

\_\_\_\_\_ 187 to \_\_\_\_\_ 187

follows:

1. Provisions and Supplies, . . . . . \$ \_\_\_\_\_
2. Clothing, . . . . . \_\_\_\_\_
3. Rent, . . . . . \_\_\_\_\_
4. Fuel, . . . . . \_\_\_\_\_
5. Medicine, Medical Attendance and Nursing, \_\_\_\_\_ \$ \_\_\_\_\_

STORY.

I hereby certify that the above bill is correct and statement true to best knowledge.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ } Overseers of  
  } Poor  
  } of \_\_\_\_\_

ss. \_\_\_\_\_ 187

sworn to before me, this day.

\_\_\_\_\_  
Justice of the Peace.

*Form No. Two.*

COMMONWEALTH OF MASSACHUSETTS

To City (or Town) of \_\_\_\_\_

For support of \_\_\_\_\_

A State Pauper too ill to be removed to  
from \_\_\_\_\_ 187 to \_\_\_\_\_ 187

as follows :

Cash paid board in \_\_\_\_\_  
\_\_\_\_\_ weeks, at \$ \_\_\_\_\_ per week,

HISTORY.

We hereby certify that the above bill is correct and  
our best knowledge.

\_\_\_\_\_  
ss. \_\_\_\_\_ 187

Sworn to before me, this day.

\_\_\_\_\_  
Just

## FORMS OF BILLS.

COMMONWEALTH OF MASSACHUSETTS.

\_\_\_\_\_ died \_\_\_\_\_ 187 of \_\_\_\_\_  
\_\_\_\_\_ and was buried \_\_\_\_\_ 187 \_\_\_\_\_.

## STORY.

I hereby certify that the above bill is correct and statement true to best knowledge.

\_\_\_\_\_ } Overseers of  
 \_\_\_\_\_ } Poor  
 \_\_\_\_\_ } of \_\_\_\_\_

ss. 187

vorn to before me, this day.

\_\_\_\_\_ *p.*





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TENTH ANNUAL REPORT  
OF THE  
SECRETARY  
OF THE  
BOARD OF STATE CHARITIES:  

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1872-73.

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# SECRETARY'S REPORT.

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## PRELIMINARY.

*to the Board of State Charities:*

GENTLEMEN:—The Secretary submits the Tenth Annual Report, covering the year ending September 30, 1873.

## BUSINESS OF THE OFFICE.

The general work of the office remains the same from year to year. The clerks have continued to find constant occupation in the registry of the returns received at fixed periods from officials and institutions under the supervision of the Board, and in the analysis and tabulation of the facts recorded. The Appendix to this Report will show the main results of this work. A considerable number of reports of prisons, reformatories, hospitals and other institutions have been received in answer to direct requests, or without solicitation.

By correspondence and personal communication information has been sought and imparted concerning the sphere of duties of this Board and of similar organizations elsewhere.

On one matter a good deal of attention has been given during the past season. Frequent inquiries have from time to time been made at this office for suggestions as to the proper disposal of cases of misfortune for which no suitable public provision may have been made by the State or municipalities. To satisfy such inquiries a more particular knowledge of the scope and management of voluntary organizations throughout the State was felt to be necessary. Eight years ago

## SECRETARY'S REPORT.

an attempt was made by this office to collect respecting these organizations, and facts were ascertained ninety-three. The list appears in the Report of the Secretary. Of these, however, were either societies for mutual relief, or associations for a distinct charitable purpose. The list then was confessedly incomplete for that date, and during that have intervened other societies were known and formed. A reasonably complete list of the present of Boston may be found in the "Boston Almanac" but there has been no known list prepared covering since that of 1865 compiled by this office. It is therefore, to renew investigations in this direction.

Accordingly a circular containing various questions was prepared and issued in May and June last to all organizations as were known to have been incorporated, and others as in various ways had become known. Limiting the inquiries, however, save in some cases, to those which were supposed not to be benefactions to members or persons of any particular denomination. A large number of circulars were sent, many were repeated, with additional correspondence in some cases. A fair proportion of replies was received, and from reports accompanying them or references to sketches of the origin, foundation, object, class, and general management of the societies have been obtained. These will find a place at the beginning of the next Report. They are submitted to the public for the purpose of affording desirable information, of inviting criticism to correct erroneous statements, and of making the list more complete for the future. Without doubt there are many societies which have not received similar notice, besides those from which no response has been received in answer to the circular. Information respecting them will be welcomed.

During the part of the session of the Legislature matters concerning the charitable and penal institutions of the Commonwealth were under advisement, the Secretary

## VISITS AND EXPENSES.

heretofore the sessions of the appropriate committees, giving such information and advice as were within his power. The Secretary during the summer and a part of the autumn absent in Europe, for the purpose of visiting its pauper, reformatory and criminal institutions, and conferring with persons having special experience and knowledge of the principles and methods of their management. A subsequent part of this Report will contain statements and reflections concerning them as compared with our own.

## VISITS OF THE SECRETARY.

During the year ending September 30, 1873, the Secretary made seventeen visits to institutions of charity and correction in this and other States, and attended the Congress of the National Prison Association at Baltimore, at an expense of \$1.05. The reduced sum for this item is due to his absence from the Commonwealth, as above stated, during which travelling expenses were paid exclusively from his personal funds.

## EXPENSES OF THE SECRETARY'S DEPARTMENT.

The expenditures of this department for the year ending September 30, 1873, have been \$9,392.69, made up as follows:—

Salary of the Secretary, . . . . .	\$3,000 00	
Book hire, . . . . .	5,779 33	
	<hr/>	\$8,779 33
Printing and stationery, . . . . .	\$412 51	
Postage, expressage and telegrams, . . . . .	129 58	
Books, binding and newspapers, . . . . .	67 75	
Dental office expenses, . . . . .	3 52	
	<hr/>	613 36
Total, . . . . .		<hr/> \$9,392 69

Adding \$61.05, the travelling expenses of the Secretary mentioned above, the aggregate expenses of the department become \$9,453.74.



## SECRETARY'S REPORT.

Dr. H. C. Prentiss, the chief clerk and as office, has during the year continued the faithful service which began soon after the organization. His labors in the statistical department and in pertaining to the office have been as heretofore.

### GENERAL INTEREST IN PUBLIC CHARITIES REFORM.

The States, having boards of public charities of their own, remain the same as at the time of the last annual meeting. Rhode Island, New York, Pennsylvania, Ohio, North Carolina, Wisconsin, Michigan and Missouri, were established in Connecticut during the year. There was no movement in Kansas, in the same direction.

The National Prison Association of the United States held its second congress at Baltimore, January 21-23. The Secretary attended it as one of the delegates from the Commonwealth, and participated in its debates. It was a general representation of the leading penal and reformatory institutions of the country. Elaborate reports of the various committees, and papers contributed by thoughtful men, treated the several schemes of prison discipline, the provision for discharged prisoners, the causes of crime, the relations of society to the criminal classes, and other topics. Among the papers were contributions by Walter Crofton and Miss Mary Carpenter.

Detailed reports of the penal and reformatory systems of the several States were read. There were many interesting topics presented by the manuscripts. Such as this and the preceding one held at Cincinnati in 1870, and referred to in the Secretary's Seventh Annual Report, not fail to improve systems, still sadly defective, and to create new interest in a noble enterprise.

The Transactions of the Association at Baltimore, and of the International Penitentiary Congress held at Cincinnati, July, 1872, have been printed by the order of the Board as a public document.

During the summer of 1873, Miss Mary Carpenter

## INTEREST IN PUBLIC CHARITIES AND PRISON REFORM.

England, whose efforts in behalf of better systems of prison and reformatory discipline, as also for the higher education of her sex, have been conspicuous not only in her own country but in distant India, visited on a like errand of duty institutions in Canada and the United States. Here in Massachusetts and elsewhere she pleaded with rare impressiveness for radical improvement of the existing methods of prisons, reformatory schools, and a deeper general interest in the sub-

ject. Broadly, the subjects within the sphere of this Board have been investigated with no less earnestness than before. At the meeting of the Social Science Association of Great Britain, held at Norwich in October last, the management of prisons and reformatories was a topic of debate, second only in interest to that of education, now the dominant theme in that country. The best method of diminishing pauperism is in many countries the subject of active and diligent discussion. France has a commission for the improvement of her prison system. The movement for reform in industrial schools for juvenile delinquents and children without proper parental custody was never perhaps so great as now. In interest in questions like these our country can only claim preëminence over other civilized nations; indeed, in certain respects it is behind some of them in this regard. It is proper to note in this connection the death of two distinguished persons whose labors entitle them to long remembrance; that of General Amos Pilsbury, the warden of long service in the United States, an officer of fine humanity and of extraordinary capacity for his peculiar work, who died at Albany on July 14, last, and more recently that of Donald Dalrymple, a member of the British parliament, who made the reformation of habitual drunkards his special study, visiting in the course of his examinations our own country.

## DIVISIONS OF THE REPORT.

The Report will include, as heretofore, a summary of recent legislation concerning the charitable and correctional system

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SECRETARY'S REPORT.

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of the Commonwealth, with a statement of the results thereof, a review of the reports and institutions which are included in it, and comparative statistics of pauperism, crime, disease and insanity, suggested by the experience and the inspection of similar institutions in other countries.

The order observed in this report is as follows:

- I. RECENT LEGISLATION AND ITS EFFECTS.
- II. THE STATE INSTITUTIONS.
- III. INSTITUTIONS AIDED BY THE STATE.
- IV. PRISONS AND REFORMATORIES.
- V. PAUPER RETURNS.
- VI. PAUPERISM, CRIME, DISEASE AND DEATH.  
REFLECTIONS UPON FOREIGN INSTITUTIONS.

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RECENT LEGISLATION AND ITS EFFECTS.

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## PART FIRST.

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RECENT LEGISLATION AND ITS EFFECTS.

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*The Trustees and Advisory Board of the State Industrial School for Girls.*

[Chapter 166.]

The Act adds the members of the Advisory Board of Women created by chapter 153, Acts of 1868) to the board of trustees, making their number ten instead of seven, as before. The creation of the Advisory Board was the first movement in the State to connect women with the administration of reformatory or correctional institutions, and there seemed an eminent propriety in associating them with a school filled exclusively with their own sex. The members of the Advisory Board have no vote at the meetings of the board of trustees, and their relation to this latter board has not at any time been well-defined. Of late, they had, however, affected to a considerable degree the policy of the school, and had received much consideration from the trustees. With this Act they become full members. This is the first instance in which women have been admitted to share in the board of management of a public reformatory institution in this Commonwealth. The precedent should be followed by making the advisory board of women to the commissioners of prisons a part of the commission itself.

The members of the Advisory Board thus made a part of the board of trustees were Mrs. Annie T. Endicott, Mrs. Mary B. Clafin and Mrs. Mary S. Lamson. Mrs. Endicott

## SECRETARY'S REPORT.

has since resigned, and Mrs. Mary A. Fay has been in her stead.

2. *The Protection of Neglected and Destitute*

[Chapter 367.]

This Act, amending and extending existing Stat., ch. 109; Acts of 1866, ch. 283] for the of guardians to minor children, "authorizes the of a guardian who shall have the custody of any whose *parents or, surviving parent* the probate hearing, after such notice to the parents or sur as the court may direct, *shall find to be unfit to thority.*"

3. *Truancy.*

[Chapter 262.]

This Act, supplementing with various provisions 41 of the General Statutes, and several other Acts imperative upon cities and towns, and also upon the application of three or more cities or towns to truuant schools and provide for the commitment "habitual truants and children wandering about and public places of any city or town, having no employment or business, not attending school and in ignorance."

Section 7 of the Act provides that "Any city with the assent of the board of state charities, as primary school at Monson as the place of confinement and instruction for persons convicted under the this act, instead of the truuant schools heretofore and shall pay for the support of such persons thereto, such sum as the inspectors of said schools mine, not exceeding two dollars per week for Any minor so committed may, upon satisfactory amendment, or for other sufficient cause, be discharged the board of state charities." No children have been at the state primary school under this provision.

The Act was passed at the instance of the Board

## RECENT LEGISLATION AND ITS EFFECTS.

, which is specially in charge of the subject of truancy and  
nteeism from schools. Chapter 208, of the Acts of 1865,  
ch merely authorized the count es to establish such insti-  
ons, had been found to be ineffective.

*The Compensation for the Support of Paupers before  
Removal.*

[Chapter 213.]

his Act, amending section 14, chapter 70 of the General  
utes, raises the amount to be paid by a town liable for the  
port of a pauper to the town supporting such pauper,  
n proper notice, from one dollar to two dollars per week.

*5. Increase of Hospital Accommodations.*

*for hospital for the insane in the north-eastern part of the Commonwealth.*

[Chapter 239.]

ection 1 authorizes the appointment of three commission-  
with power, subject to the approval of the governor and  
ncil, to purchase a site for a state lunatic hospital within  
er the counties of Middlesex or Essex, and to erect a hos-  
l sufficient to accommodate 400 patients and a corps of  
ers and employés, at a cost not to exceed \$650,000.

ections 2 and 3 appropriate \$650,000 for the purpose, and  
authorize the issue of scrip therefor, or the borrowing of the  
unt.

Under the Act, Samuel C. Cobl, of Boston, C. C. Esty,  
Framingham, and Edward Walden, of Lynn, were ap-  
nted commissioners. After consultation with the Gov-  
or they advertised for offers of tracts of land in Essex and  
dlesex counties of two hundred acres, more or less.  
rty-six of those offered, besides several others, were ex-  
ned during the season. The Dodge farm, in Danvers, was  
October agreed upon as the best tract available, taking  
o consideration its general location as well as the particular  
, and a report to that effect was made to the Governor and  
ncil. There was a strong pressure for another site in  
nn, which had some advantages; but the recommendation  
the commissioners was on November 21, approved by the



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Governor and Council, after an examination of the tract. No action beyond the selection of a site had been taken.

It seems proper in this connection to review the hospital question and to refer to the reasons which led to the legislative action at the last session.

At a hearing given by the committee on public institutions, the present city government of Boston was represented by the mayor and a committee of the Board of Aldermen, and urged the erection of a new state hospital in its vicinity, with a view to the discontinuance of the old hospital at South Boston immediately upon its completion for use.

The unfitness of the Asylum at South Boston for the treatment and custody of the insane had long been a subject of discussion. While upon the question of its removal or destruction there had been controversy, there had been no entire want of adaptation to its purpose. It was built at a time when the custody of the insane, and their cure, was the chief object of a hospital.

A lunatic hospital requires for the out-door exercise of some patients and the recreation of others a farm of considerable extent to the extent of one or two hundred acres. Out-door inmates in gardens and fields, and in workshops, are necessary to the restoration of those who are curable, and the employment of a large proportion of those who are incurable. This principle is emphasized by experts and all others who have had practical acquaintance with the treatment of the insane. A considerable tract of land becomes necessary for the hospital, as also for providing fresh supplies of vegetables and fruit, and for preventing the intrusion, noise, or even the presence of which, without such ample proprietorship, may interfere with the convalescence and custody of patients. Accordingly the hospitals of the State are provided with considerable tracts of land, as follows: that at Worcester (the new) with 275 acres; that at Taunton with 134 acres; that at Framingham with 195 acres; and the receptacle at South Boston which is a part of the State Almshouse, with 245 acres. The Asylum at South Boston had only a garden of three acres.

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ing room, as had been said, if its patients were trees, to set them out. It was in immediate proximity to the House of Correction, and to a large and noisy manufacturing establishment. It had not space for workshops. Of necessity it must do without labor—one of the best of medicines to a mind diseased—and leave its inmates to revolve their delusions from morning to night.

The Asylum had but three wards for each sex, whereas a hospital for classification and treatment should have at least six or eight for each. It was otherwise defective for want of various modern appliances for ventilation and heating, and in other inferior arrangements. It had become entirely inadequate for the accommodation of the insane of the city. With a capacity for 180 patients, it had contained at times as many as 240 ; so that it was impossible to care for so large a number, and admissions were refused in order to reduce it. In December, 1871, the city council requested the judge of probate to commit future applicants to the state hospitals, and to discontinue commitments to the city hospital. The number was reduced by discharges without new admissions to 215 on September 30, 1872, and to 192 on September 30, 1873.

With the disadvantages named, the hospital, although under the charge of an able superintendent, failed to answer the purpose for which it was established. Its unfitness had for many years been urged by its officers and managers. It was renewed in 1839, following the erection of the state hospital at Worcester, which in 1837 had become crowded and unable to receive the lunatics from Suffolk county. With increasing pressure for admissions and the development of the science of treating insanity, it was found in a few years not to answer its purpose, for want of room and in other respects, and to be incapable of any enlargement and reconstruction which would remove its deficiencies. In 1853 the mayor in an address, and a joint special committee of the city council in a report, strongly recommended the erection of "a new hospital building in some convenient and eligible situation in the neighborhood of the city, with sufficient land to give employment for such of the male patients as may be able

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to labor." From that time to this, an interval of years, there had been a uniform conviction on the part of such a new hospital, to be built either by the State. The subject had often recurred in official reports and the debates of the city council. The pressure was put at two different times by the opening of the hospitals at Taunton and Northampton, and the project on account was delayed. An order for the erection of a hospital on the city farm at Winthrop was once voted by the council, but it failed to be effective for want of action.

It is not desirable in this connection to repeat the reasons which delayed better provision for the insane that furnished by the hospital at South Boston. It is the controversy as to its site, or as to the question whether it is best for such provision to be made by the State. It is sufficient to have stated the uniform conviction since 1839, that the present hospital and its site in the interest of humanity be abandoned, and that new grounds upon which it was based.

The substitution of state for local provision for the insane is in harmony with the direction of public opinion and the course of legislation. The state hospitals at Taunton and Northampton were opened for use in 1833, 1854 and 1858. The hospital at South Boston, having a capacity equal to the public want, a statute required each county to provide a suitable apartment or receptacle for "insane persons, idiots, and mad," as well as idiots. This statute, amended in 1876, was reënacted as section 1, chapter 74 of the General Statutes. In only three counties, Middlesex, Essex and Suffolk, such provision made. The receptacle of Middlesex was discontinued for many years, that of Essex remained, which (General Statutes, chapter 74, § 2), the last was made at South Boston. Though resting on the same foundation, the last was intended to answer for the receptacle required, with a larger scope. In other counties insane in small numbers were confined in o

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s, sometimes even wearing the prison dress, a mode of custody for these unfortunate people which was offensive to the humane feelings of the community and happily passed away. The Act of 1836, incorporated into the General Statutes, except as explained, has been inoperative.

The policy of the Commonwealth has hitherto been not to interfere with counties where they were disposed to make special provision for the insane, and on the other hand it has been its policy to require such provision, but to undertake no duty whenever the county desired to be relieved from it. This is manifest from the failure to require the counties to comply with the statute of 1836, now a dead letter, and from the erection of new hospitals at Taunton and Northampton.

Upon this point the report of the special commission on lunacy, created under a legislative Resolve of 1854, containing the names of Levi Lincoln, Edward Jarvis and Increase Sumner, is instructive. This report (House Document 144, 1855) was made in March, 1855. It contains a comprehensive survey and discussion of insanity as existing in the State at that time; and its leading recommendation of a new hospital in the western part of the State was promptly carried out in the erection of the hospital at Northampton. Another recommendation—that of a hospital for state paupers—was substantially carried out by the insane department which was created at the Tewksbury State Almshouse in October, 1866. It takes ground against the county receptacles required by the Act of 1836. Even in the case of the Boston hospital, a new location for which was then being sought, it indicates a preference for state provision, saying, "there seems to be no propriety in requiring Boston to make a large investment and build these establishments, which the Commonwealth can do in the one case as well, and in the other better, for itself." (p. 165. See also pp. 155-156.)

The duty of the State to provide accommodations for the insane of Boston as of other cities and towns does not admit of question. While other cities and towns have their insane supported in state institutions, paying a fixed board therefor, this city or county which makes special provision of its own

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undertakes more than its share of the burden. indeed charged by the State for the board of patients which it supports, but it still contributes of the state tax to all items of expenditure which included in the board of patients, now fixed at \$3.50. interest upon the original cost of the three state institutions of the subsequent additions and repairs, is not included in the board of patients paid by towns. A city or town supporting its own lunatic paupers contributes in its share of the tax to this expenditure. For the three hospitals, as reported by the Auditor's Report for 1872 (p. 228), it has amounted to \$782,210.68. The city of Boston pays annually more than one-third of the state taxes.

The city of Boston has undoubtedly, in maintaining its lunatic asylum, incurred a considerable expense for the support of its lunatic poor beyond what is incurred by other cities and towns, which support theirs at the state rate. While the weekly price of board paid by them at the three hospitals is \$3.50, the current expense for paupers at the South Boston hospital has varied in recent years from \$4.50 to \$5.00. If this should be added, in order to show the greater support in the local hospital, the interest on the property, furniture, etc., which is not included in the weekly cost. It has been, however, considered by the Board that the additional expense incurred was balanced by the convenience and other municipal advantages.

Not only did the proposed discontinuance of the South Boston hospital at South Boston require a new state hospital, but the increased accommodations which such a hospital would furnish, were required by the present excess of the inmates of the three state hospitals above their reasonable capacity.

The three state hospitals have had convenient accommodations for 1,000 patients, but their average number of patients exceeds 1,300, and their numbers at times considerably exceed this. It is quite true, however, that the convenience of a hospital may without serious embarrassment be maintained during a season of pressure for admissions. The state house receptacle at Tewksbury, enlarged in 1872, and

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capacity of 300, has been for some time full and cannot furnish hereafter the relief to the state hospitals which it has furnished since it was opened. The present excess of inmates of the state hospitals over the capacity is to be increased by the natural increase of population. The lunatic hospitals—county, city and corporate—have a yearly increase in the average number of inmates of from fifty to seventy-five. Increased accommodations to be provided under recent legislation concerning the hospitals at Worcester and Taunton and the new one in the north-eastern part of the State are therefore required to provide for the 200 patients from the hospital at South Boston, and the present excess of inmates over the capacity of the state hospitals, and also to meet the demands which are to come from increasing population.

The pressure upon the state lunatic hospitals is greater than in 1851, or in 1855, when it was decided to establish new state hospitals. In 1849, when the legislative committee recommended the second hospital, the one at Worcester had an excess above its capacity of thirty-three patients, which increased to seventy-eight in 1851. In 1854, when the special commission on lunacy recommended a third state hospital, the hospitals contained an excess of 110 inmates over their capacity, a much smaller excess than has existed several years past at the state hospitals.

In 1849 the committee above referred to reported 1,512 lunatics in the State, of whom 600 were outside of hospitals, public or private, though their enumeration was afterwards considered to be an understatement. The special commission in 1854 reported 2,632 lunatics in the State, of whom 840 were not in hospitals. The returns obtained by them state that 610 of these 840 should be in hospitals for either curative treatment or custody. The number now in hospitals in excess of their accommodations is greater than when the hospitals at Taunton and Northampton were planned, and the number now outside of hospitals is greater than it was then, being, far, it is estimated, from 1,000.

It cannot be expected that public provision is to be made for all insane persons. Persons of ample means will be pro-



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vided for in private asylums. The harmless may under certain conditions be as well cared for in their own families as at hospitals. But the general opinion is not admitting of question, that the general insane must continue to be treated away from home in institutions specially designed and arranged for the purpose.

The new state hospital to be located in Essex will accommodate a portion of the State from which the present state hospitals has not hitherto been convenient. The northern counties are naturally tributary to the Northampton hospital; the counties of Norfolk, Bristol, Plymouth, Dukes and Nantucket to the Taunton hospital; Middlesex County, and a part of Middlesex (a part equal to the other part, but less in population) to the Worcester hospital; leaving as tributary to a fourth hospital, authorized by the present Act, Suffolk, Essex and the most populous part of Middlesex, that part which includes Charlestown, Cambridge and Somerville. The four districts are thus with reference to distance and railroad facilities, and population by the census of 1870 as follows:—

Western district (Northampton),	.	.	.
Middle district (Worcester),	.	.	.
South-eastern district (Taunton),	.	.	.
North-eastern district (Danvers),	.	.	.

It will thus be seen that the district to be provided for in the new state hospital nearly equals in population half the State, more than three times as large as the western district, nearly three times as large as the middle district, and considerably more than twice as large as the south-eastern district.

The propriety of furnishing lunatic hospital accommodation to the north-eastern section of the State equal to that furnished to the other sections does not depend upon considerations of equal patronage, or local pride or convenience to resort to a hospital, particularly in the early stages of the disease, is found to depend upon the facilities of access to it. If the hospital is accessible, of access, a larger proportion of the insane can be

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mitted to it than from other localities more remote, and the proportion diminishes as the facilities of access diminish. The latest statistical research has confirmed upon this point what was naturally to be expected from common experience. It should not be overlooked that the care of the *pauper* lunatic is not the sole purpose of the public hospitals. For those persons which it is not necessary to enter upon, the tendency of these institutions is to fill up with the pauper class, largely of foreign nativity, to the exclusion of those whose estate or income can pay wholly or in part for their support. But it has been thought proper for the State to share somewhat in the expense of supporting lunatics, whose families are in desperate circumstances, by founding institutions and making provision in the way of land and buildings which could not be afforded merely for the price of the board charged. As paupers are less curable and have no homes to return to, they exclude people of moderate means from the benefits of public hospitals, unless from time to time new accommodations are afforded. The tendency of the state hospitals to fill up with paupers, very largely of foreign nativity, was discussed at length in the report of the special commission on lunacy already referred to.

While not questioning, but rather enforcing, the duty of the State to provide for the lunatic paupers, native or foreign-born, it has seemed proper not to overlook the fact that the hospitals of the State ought to furnish accommodations to persons of limited means who are unable to pay the high charges of the private hospitals. The proportion of curable persons in this class is far larger than among the pauper class, and their need of hospital treatment is, therefore, so far as accommodation is concerned, greater.

The legislative committees, which in previous years conducted the investigation of the need of further accommodations for the insane and recommended new hospitals, afterwards erected at Taunton and Northampton (Senate Res. Nos. 9 and 75, 1849; Senate Doc. No. 94, 1851; House Doc. No. 282, 1855), as also the special report of the commission on lunacy of 1854 (House Doc. No. 144,

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1855), dwelt at length on the numbers of the of hospitals and not under curative treatment advantages of hospital care and methods with the custody of a great portion of the incurable successful application of restorative remedies to the the necessity of treatment immediately upon the of the disease in order to check and remove it. are now generally accepted.

The present number of the insane in the probably, 3,000; of whom not far from 1,000 of the hospitals, state, county or private. even until the erection of the Northampton confinement of lunatics who could not be in state hospitals was made in the county prison vision is at this day justly obnoxious to public is not admissible as a means of relief for occupied beyond their capacity.

The state hospitals have at times taken from other States, when room could be spare paid for them, being higher than the average the expense of the entire institution. At one one patients of this class were in the hospitals; ber has now been reduced, on account of press to less than twenty, so that in the future re expected from this source.

One mode of meeting the demand for increased accommodations is the enlargement of existing. This mode of relief may sometimes be resorted its limits. The American Association of super the insane hospitals of the United States has manner, while preferring as low a number as 2 as the proper maximum of a hospital. That number as, in its judgment, can be wisely one body. Nor can a laborious and competent undertake to keep up a particular knowledge characteristics and changes of the diseases of a much la The more numerous the patients under his charge he must do through others of less experience

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lity, and the less can he apply his care and skill to individual cases. Considerations of economy have, however, led to the introduction of more than 250 into hospitals, particularly into such as have a large proportion of pauper lunatics, of whom a much smaller percentage than in other classes is curable. There has been a reluctance to build a new hospital where this class has predominated among the patients, and with suitable enlargements 400 patients could be provided for. But not only has the limit of 250 been exceeded in our state hospitals, but that of 400 has also been exceeded. When a second state hospital, that established afterwards at Taunton, was proposed in 1849, the joint committee (Senate Document No. 9, 1849), declined to recommend the enlargement of the existing hospital beyond its capacity of 366.

The request of the trustees and officers of the Taunton Hospital for an appropriation for alterations at the last session was granted, and Resolve chapter 38 allowed \$125,000 for the purpose. This enlargement will increase the capacity of the hospital to 500. The action taken under the Resolve will be referred to in a subsequent part of this Report, in the review of the state institutions.

With the completion of the new erections and additions now authorized by legislation, the provision made by the state for lunatics will be as follows: at Worcester, 400; Taunton, 500; Northampton, 325; Danvers, 400; Tewksbury, 300. Total, 1,925. This number represents the convenient capacity, and could in case of urgency be carried up to 2,100. This, in addition to the corporate asylum at Somerville, accommodating 175 or 200 paying patients, and the county asylum at Ipswich, accommodating 60 patients, ought to be for the present sufficient provision for the insane in the state. It is doubtful if any community in the world, except possibly some of the Swiss cantons, has provided more liberally for this unhappy class. Whenever in the future, still further accommodations are required, the best mode of supplying them will be by another receptacle for the harmless chronic insane of the pauper class, like the one now at the

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Tewksbury State Almshouse. The project of for women, if it prevails, would make the State Bridgewater available for this purpose if it were as a second reformatory for boys, as elsewhere suggested.

6. *The Commitment of Parties acquitted of Manslaughter by reason of Insanity to Lunatic Hospitals.*

[Chapter 227.]

This Act requires the court to commit a party to a lunatic hospital if he has committed a murder or manslaughter by reason of insanity, and to remain in the state lunatic hospitals during his natural life. The governor and council to discharge him when satisfied that he may be discharged without danger to others.

7. *The Commitment of Lunatics to Hospitals.*

[Chapter 275.]

The statute confers upon trial justices for the county of Suffolk the powers of judges of probate in committing insane persons to the state lunatic hospitals or to the Lunatic Hospital. Its object is to relieve the county of that county, already overburdened with other commitments.

8. *Municipal Hospitals.*

[Chapter 192.]

This Act authorizes any city or town to establish a hospital "for the reception of persons who, from old age, infirmity, or poverty may require relief during temporary illness." The board of health is authorized with power to make ordinances and regulations for the management of trustees, officers, agents and servants.

9. *The New State Prison.*

[Chapter 155.]

Section 1 authorizes the appointment of a board of commissioners to determine a plan, purchase a site and erect a new state prison, with accommodations for one thousand prisoners, and household accommodations for officers and attendants, subject to the approval of the board and council.

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Section 2 relates to filling vacancies in the board of commissioners, their compensation, accounts and reports.

Section 3 authorizes a loan of one million of dollars from sinking funds of the Commonwealth for the purpose, for which its notes are to be given.

Section 4 requires the proceeds of the sale of the present to be applied to the payment of said notes, with a provision as to a deficiency or excess.

A later Act of the session (chapter 339) authorizes the leasing of land for the purposes of a State Prison.

The Commissioners appointed under the Act were T. L. Wakefield of Dedham, Jonas Fitch and S. A. Denio, both of Boston. After an examination of several tracts they selected one in Watertown near the Arsenal, at the same time noting other sites examined, which had certain comparative advantages and disadvantages. The Watertown site was reported to the Governor and Council on July 31, but was disapproved by that body on October 10, 1873. The Watertown site, as well as another at Hyde Park, which has been favorably considered by the Commissioners, combine in the main the required requisites. There has been a pressure for a site at Roxbury; but that locality is altogether too remote from the city of Boston, whence competition for contracts must mainly come, where transportation of coal, food and other supplies, and materials and the products of prison labor can be cheaply effected, and where the prison itself would be easily accessible to the managers and other persons who officially or from philanthropic interest will have occasion to visit it. Rather than establish the prison in so inconvenient a locality, it would be better, so far as the interests of the State are concerned, to remain where it is.

The reasons for the erection of a new state prison on a new site are set forth in the report of the committee on prisons at the session of 1872 (Senate Doc. No. 153), and in the special report of the state prison inspectors to the legislature in pursuance of a legislative Resolve (Senate



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Doc. 1873, No. 16). The report of the prisons in favor of the proposed scheme repeated the argument for it, referring to sanitary considerations of room, the importance of better prison architecture, the value of the present site for mechanical and other purposes, and like points. The committee, after examining the hearing testimony in relation to them, thought the selection to the commission, subject to the approval of the Governor and Council. This report, which is Document 1873, No. 52, contains a summary of the arguments and views presented to the committee. At a public hearing before the committee the Secretary of this Board presented a location near to the city of Boston, as most convenient for the transportation of convicts to and from the prison, promoting greater competition among contractors, securing better prices for labor, cheapening freighting, and supplies and the materials and products of prison industry, facilitating the coöperation of philanthropic persons in the reformation and aid of convicts before and after their release. Mr. Russell, the Agent of the Society for Aiding and Reforming Convicts, enforced also the importance of such considerations with reference to his special work.

10. *The Protection of Persons employed in the*

[Chapter 73.]

This is an amendment of section 53, chapter 12, of the General Statutes, which punished only assaults on prison officers "or persons employed in the government of the prison." The amendment by striking out "government or custody of the" extends the protection to persons employed by contractors, or otherwise employed in the *government or custody* of the prison. The amendment was recommended by the wardens in their annual report.

11. *Uniforms for Officers of the State Prison*

[Chapter 193.]

The Act requires the officers of the State Prison to perform duty, except the board of inspectors, clerk, and

## RECENT LEGISLATION AND ITS EFFECTS.

plain, to wear a uniform, and adds one hundred dollars to salary of each officer required to wear it.

*The Annual Report of the Inspectors of the State Prison.*

[Chapter 94.]

Chapter 4 of the General Statutes requires the reports of institutions for the official year ending September 30th, to be submitted to the Secretary of the Commonwealth by October 1st. Chapter 303 of the Acts of 1864 made the report of the inspectors of the State Prison an exception, allowing it to be made as late as December 15th. The Secretary of this Board in his last Report (Ninth Report, p. 155) referred to the discrimination which embarrassed this office in the preparation of its report. The above Act requires the report of the inspectors to be made at the same time that similar reports are required from other state institutions.

13. *Solitary Imprisonment.*

[Chapter 143.]

This Act amending section 34, chapter 178 of the General Statutes, which regulates the infliction of solitary imprisonment, requires that the cells used for this kind of imprisonment shall be properly ventilated and furnished with a sufficient amount of bedding to protect the inmate from any unnecessary injury to health.

14. *The Management of Lock-ups.*

[Chapter 175.]

This Act is designed to secure a better class of lock-ups. The preceding reports of this office have referred to the deficiencies of these places of detention. About two years ago a man was burned to death in a lock-up in Boston (Dorchester District) who had been arrested in a state of drunkenness, the fire probably being communicated from matches which he had in his pockets when committed.

Section 1 requires the appointment of a keeper of any lock-up required by law.

Section 2 provides for the fees of such keeper.

Section 3 imposes a penalty for neglect to keep and main-

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tain a lock-up on towns and cities required maintain them.

Section 4 requires lock-ups to be accessible to officers.

15. *Jails in Dukes and Essex Counties.*

[Chapter 105 and Resolve 37.]

The Act authorizes a new jail in Edgartown County, with a dwelling-house for the keeper, part of the present site and the purchase of a lot. The county commissioners are authorized to borrow money for the purpose. The Resolve authorizes an addition to the jail at a cost not exceeding \$50,000.

16. *The Massachusetts Charitable Eye and Ear Infirmary.*

Chapter 134 authorizes the appointment by the Board of two additional managers of this institution. The Board has appointed Willard P. Phillips and Isaac N. Phelps.

17. *Indians.*

Chapter 32 appropriates \$2,000 for support of paupers, in accordance with chapter 463 of the Acts of 1871, which gives authority to this Board to provide for the support of paupers in an Almshouse or elsewhere for the support of poor Indians. During the year 1872 the sum of \$2,000 was expended from the appropriation (\$1,000) of the year 1871.

18. *A State Prison for Women.*

This beneficent measure failed to be carried into effect by the legislature. The Governor in his message of 1871, on reasons of economy, recommended that the State Prison be appropriated to the purpose, with additional land and money in its structure. This recommendation, though approved by the wishes of the friends of the measure, was not accepted as the best attainable scheme, it not being considered likely that the legislature would grant the money against the declared opinion of the executive. The committee on prisons reported a bill in harmony with the recommendation.

## RECENT LEGISLATION AND ITS EFFECTS.

amendment (House Doc. No. 184), which appropriated \$300,000 for alterations and additions. The bill was carried in the House without debate or dissent. In the Senate it was rejected by a member of the committee, who maintained that the buildings at Bridgewater were altogether unsuitable for the purpose, and that the expenditure required, being likely to be much greater than the bill contemplated, would not be any corresponding advantage. The Senate substituted a bill (Senate Doc. No. 194) for a new prison, appropriating \$300,000 for the purpose. The bill was then rejected mainly on the ground that with the large appropriation already made for a new state prison for male convicts, and a state lunatic hospital, the finances of the Commonwealth could not admit at the same time of a further appropriation for a prison for women. It is not too much to say that the projects referred to the prison for women was the one most needed. The others could have been delayed with less injury to the interests of humanity.

The Secretary referred to this subject in his last annual report, p. 50.

This measure and kindred reforms were also treated in the annual report of the commissioners of prisons, of January, 1873 (Senate Doc. No. 12).

## PART SECOND

### THE STATE INSTITUTIONS

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Eight institutions, exclusive of the State owned and managed by the State :—viz., the at Worcester, Taunton and Northampton, Tewksbury, the Primary School at Monson at Bridgewater, the Reform School for boys and the Industrial School for girls at Lancaster management and finances of the Asylum for the at Tewksbury are involved in those of the Al it makes a part. The financial affairs of the set forth in the following tables, which have from the financial statements prescribed by slight additions from other sources.

*Valuation.*—The appraisals have been made on the same basis and by the same parties as those of 1872. The value of the real estate has increased since 1872 by \$1,070,926.19, or an increase of 100 per cent within the year; of which increase two-thirds is due to the increase in the Worcester appraisal. The lands belonging to the State have slightly diminished since 1872 by \$1,070,926.19. The valuation of personal estate is \$571,721.18, or an increase of \$14,143.18 over the appraisal of last year.

The personal estate includes the value of the real estate of some of the institutions, amounting in all to \$1,070,926.19. The funds at Worcester Hospital consist in part of a fund from Mrs. Abigail Wheeler, of Barre, amounting to \$3,160. The interest of this fund has not been paid but is added yearly to the principal. There is also a fund of \$1,268.03, a legacy from Sarah C. Lewis

## INSTITUTIONS OWNED BY THE STATE.

rest of which is designed for the purchase of books for the hospital. The Taunton Hospital fund, now \$11,000, is the accumulation of earnings in past years, held in reserve for emergencies. The funds at the Westborough School are two: "Lyman" fund, now \$30,300, being the remains of donations of the late Theodore Lyman, of Boston, and devoted to general uses; and the "Mary Lamb" fund of \$1,000, given by late Mary Lamb, of Boston, the income of which is applied to the library. The Lancaster School funds are also two: \$1,000, the present value of Mary Lamb's bequest of \$1,000, the income being applied for purposes not embraced in the general plan of the school, and a donation of \$1,000 by Henry Rogers, of Boston, the interest being expended on the library. Of these funds, only that at Taunton and the Lyman fund at Westborough, are available for general uses. In making the valuation at Worcester, machinery and mechanical apparatus are accounted a part of the buildings which contain them; but at the other institutions, except at Lancaster where they are found, these items are considered as personal property. The effect is to unduly increase the value of personal property at most of the institutions in making estimates of the real cost of management.

*Receipts.*—The sums drawn by the institutions from appropriations for current expenses amount to \$328,720.54; of which \$93,172.48 were received from appropriations of 1872. A further sum of \$14,809.99 has been received from special appropriations. Receipts from the farms and from individuals have diminished as a whole, while those from labor and from corporations have largely increased. The total receipts have been \$27,519.86, or \$27,300.94 less than for the previous year.

*Expenditures.*—The several tables relating to expenses exist in the usual forms the aggregates and details of ordinary and extraordinary expenditures, with different estimates of current expenses and computations of the average weekly expenditures for various kinds of expenses. The aggregate sum expended has been \$579,212.89; which amount, however, includes \$23,470.81 paid into the state treasury according to law, and here placed among extraordinary expenses. The



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real expenditures have therefore been \$555, sum \$522,377.74 was expended for ordinary varies but little from the expense of the pre

*Liabilities and Resources.*—From a comp standing debts and available resources of the September 30, 1873, it appears that the lia \$5,000 less than last year, and the resoun leaving the balance to the credit of the insti of funds, \$130,765.38, or nearly \$4,000 les

*Inmates of the Institutions.*—The appare of inmates within the official year has "nominal admissions,"\* 7,066 or 169 less tha number of different persons has been about 6, number supported has been 3,306.6 as c office and at the institutions, being 11 l year before. The deaths have been 526, or 1872, and 13 less than for 1871. At one or tutions there have been invasions of the epid during the last year in the State at large, bu great mortality of the inmates.

\* The term "nominal admission" has reference to the perso bury without actual residence there, in accordance with the of the Acts of 1860, the parties being removed directly to the State.

## INSTITUTIONS OWNED BY THE STATE.

INSTITUTIONS.	REAL ESTATE.				PERSONAL ESTATE.		
	Number of Acres of Land.	Value of Land.	Buildings.	Total.	Furniture.	Farm Stock and Implements.	Farm Produce on hand.
Worcester Hospital,*	375	\$621,165 50	\$264,100 00	\$885,265 50	\$36,427 85	\$10,171 00	\$6,849 05
Taunton Hospital, .	134	26,800 00	190,000 00	216,800 00	21,844 09	5,715 00	1,902 50
Northampton Hospital, .	195	30,000 00	264,000 00	294,000 00	28,866 64	8,711 00	8,245 00
Tewksbury Almshouse, .	245	23,290 00	209,250 00	232,540 00	41,649 67	13,874 40	13,296 00
Monson State Primary School,. . . .	230	18,778 69	102,760 00	121,538 69	18,277 86	8,773 54	7,313 59
Bridgewater State Workhouse, . . . .	220	20,000 00	119,520 00	139,520 00	16,183 34	9,427 00	14,450 00
Westborough School, .	263	22,162 00	85,350 00	107,512 00	15,364 94	6,987 65	8,129 23
Lancaster School, . .	185	8,200 00	65,550 00	73,750 00	12,275 00†	3,858 75	2,565 00
Totals, . . . .	1,847	\$770,396 19	\$1,300,530 00	\$2,070,926 19	\$190,889 39	\$67,468 34	\$62,750 37

\* The valuation of real estate covers the land and buildings now in use, and the newly purchased site.

† Includes fuel and clothing, properly classed as "Supplies."

## SECRETARY'S REPORT.

TABLE I.—Continued.

INSTITUTIONS.	PERSONAL ESTATE—Con.				Total Valuation.	Valuation for 1873.	Increase of Valuation.
	General Supplies.	Miscellaneous Articles.	Funds and Investments.	Total Personal Estate.			
Worcester Hospital,	\$5,618 23	\$3,805 06	\$4,428 53	\$67,299 72	\$952,565 22	\$904,928 92	\$47,636 30
Taunton Hospital, . .	4,577 78	14,328 17	11,000 00	59,367 54	276,167 54	276,965 99	778 45*
Northampton Hospital, .	13,198 00	11,490 00	—	70,510 64	364,510 64	332,664 58	31,846 06
Tewksbury Almshouse, .	30,223 37	29,798 20	—	128,841 64	361,381 64	343,998 32	17,383 32
Monson State Primary School, . . . . .	14,689 57	12,713 25	—	61,767 81	183,306 50	180,413 72	2,892 78
Bridgewater State Workhouse, . . . . .	6,238 91	18,854 69	—	65,153 94	204,673 94	212,908 89	8,234 95*
Westborough School, .	19,121 54	11,432 45	36,796 00†	97,781 81	205,293 81	196,846 21	8,447 60
Lancaster School, . .	—	—	2,300 00	20,998 75	95,748 75	89,530 78	6,217 97
Totals, . . . . .	\$93,667 40	\$102,421 82	\$54,524 53	\$371,721 85	\$2,643,648 04	\$2,538,257 41	\$105,390 63

\* Decrease.

† Estimated present value as reported last year.

## INSTITUTIONS OWNED BY THE STATE.

TABLE II.—Receipts of the State Institutions for the year ending September 30, 1873.

INSTITUTIONS.	Cash on hand, Oct. 1, 1872.	APPROPRIATIONS FOR CURRENT EXPENSES.				Total from Appro- priations for Cur- rent Expenses.
		From Special Ap- propriations.	From Deficiency Appropriations.	From Unexpended Appropriations of former calendar years.	From Ordinary Ap- propriations of present calendar year.	
Worcester Hospital, . . . . .	\$8,031 66	-	-	\$4,247 00	\$5,363 05	\$9,610 05
Taunton Hospital, . . . . .	48 71	-	-	10,549 50	9,204 72	17,754 22
Northampton Hospital, . . . . .	505 96	-	-	11,096 37	34,376 65	45,473 02
Tewksbury Almshouse, . . . . .	1,113 48*	\$7,118 10	\$7,769 05	14,127 14	65,987 33	87,883 52
Monson State Primary School, . . . . .	-	1,649 40	-	17,722 65	29,325 43	47,048 08
Bridgewater State Workhouse, . . . . .	-	1,050 32	724 65	9,027 61	26,941 75	36,694 01
Westborough School, . . . . .	-	-	-	18,599 41	38,361 69	56,961 10
Lancaster School, . . . . .	3,084 48†	4,992 17	-	7,802 80	17,493 74	25,296 54
Totals, . . . . .	\$12,784 24	\$14,809 99	\$8,493 70	\$93,172 48	\$227,054 36	\$328,720 54

\* On hand October 1, 1872, and since paid into the State treasury.

† Includes \$97.16, omitted from the statement of 1872.

## SECRETARY'S REPORT.

TABLE II.—Continued.

INSTITUTIONS.	From Farm and Farm Produce.	From Labor.	For Support.*		From all other sources.	Total Receipts.
			From Towns.	From Indi- viduals.		
Worcester Hospital, . . . . .	\$1,303 15	-	\$49,044 33	\$47,988 98	\$438 91	\$116,417 08
Taunton Hospital, . . . . .	-	-	51,261 32	14,174 03	1,439 86	86,678 14
Northampton Hospital, . . . . .	848 15	-	21,477 13	29,521 58	1,507 30	99,333 14
Tewksbury Almshouse, . . . . .	-	-	-	-	1,325 99	97,441 09
Monson State Primary School, . . . . .	-	-	-	-	640 35	49,337 83
Bridgewater State Workhouse, . . . . .	393 03	\$1,779 56	-	-	-	39,916 92
Westborough School, . . . . .	2,123 31	9,243 56	6,990 46	-	-	75,318 43
Lancaster School, . . . . .	417 41	1,008 60	3,278 08	-	-	38,077 23
Totals, . . . . .	\$5,085 05	\$12,031 72	\$132,051 32	\$91,684 59	\$5,352 41	\$602,519 86

## INSTITUTIONS OWNED BY THE STATE.

INSTITUTIONS.	Salaries, Wages, and Labor.	Provisions and Supplies.	Clothing.	Fuel and Lights.	Medicines and Medical Supplies.	Furniture, Beds, and Bedding.	Transportation and Travelling Expenses.	Ordinary Re- pairs.
Worcester Hospital,	\$32,715 34	\$34,572 42	\$5,080 77	\$8,411 43	\$958 44	\$7,629 65	\$356 19	\$5,174 26
Taunton Hospital,	18,021 91	39,877 43	5,616 65	4,884 80	735 13	6,651 16	558 32	11,776 93
Northampton Hospital,	23,318 59	30,279 29	4,993 56	10,468 92	1,669 57	4,687 71	845 37	3,607 33
Tewksbury Almshouse,	15,471 36	33,966 96	6,798 13	11,848 60	859 59	2,209 57	2,264 60	10,188 01
Monson State Primary School, . . .	14,157 55	12,945 14	3,353 03	4,197 59	57 70	2,654 50	641 49	1,927 73
Bridgewater State Workhouse, . .	10,880 72	11,682 22	374 38	1,907 18	679 30	3,176 81	1,583 14	842 51
Westborough School, .	17,457 29	15,947 93	5,703 33	6,279 78	151 59	1,501 43	867 98	666 50
Lancaster School, . .	10,355 77	5,410 76	1,277 60	1,776 99	88 45	1,326 76	365 60	1,441 24
Totals, . . .	\$142,328 53	\$178,682 15	\$33,197 45	\$49,774 79	\$5,199 77	\$29,837 59	\$7,482 69	\$35,604 51



## SECRETARY'S REPORT.

TABLE III.—Continued.

INSTITUTIONS.	Expenses of Trustees or Inspectors.	All other Ordinary Expenses.	Total Current Expenditures.	Buildings and Improvements.	Extraordinary Repairs.	Miscellaneous Expenses.	Total Extraordinary Expenses.	Total Expenditures.
Worcester Hospital, .	\$219 60	\$5,159 50	\$100,277 60	-	-	\$4,661 35	\$4,661 35	\$104,938 95
Taunton Hospital, .	-	2,669 64	84,791 47	-	-	-	-	84,791 47
Northampton Hospital, .	52 60	9,456 91	89,379 85	\$2,294 67	\$3,577 16	2,500 00	8,371 83	97,751 68
Tewksbury Almshouse, .	-	4,276 70	87,883 52	7,118 10	-	1,113 48*	8,231 58	96,115 10
Monson State Primary School, . . .	295 34	6,818 01	47,047 08	1,649 40	-	-	1,649 40	48,697 48
Bridgewater State Workhouse, .	-	4,893 10	35,969 36	-	1,050 32	-	1,050 32	37,019 68
Westborough School, .	248 38	4,638 03	53,462 24	-	3,108 44	18,747 75†	21,856 19	75,318 43
Lancaster School, .	294 38	1,228 07	23,565 62	4,992 17	-	6,022 31†	11,014 48	34,580 10

## INSTITUTIONS OWNED BY THE STATE.

September 30, 1873.

INSTITUTIONS.	Actual Current Expenditures.	Increase in Cash Value of Personal Assets.	Apparent Current Expenses.	ESTIMATES BY THE SECRETARY.			ESTIMATES BY SUPERINTENDENTS.		
				Probable Current Expenses.†	Average No. of inmates.	Average W'kly Cost.	Current Expenditures.	Average No. of inmates.	Average W'kly Cost.
Worcester Hospital,	\$100,277 60	\$538 80	\$99,741 80	\$102,500 00	453.2	\$4 34.9	\$100,277 60	453	\$4 25
Taunton Hospital, .	84,791 47	798 45*	85,589 92	81,000 00	434.1	3 58.8	84,791 47	434	3 76.
Northampton Hospital,	89,379 85	1,846 06	87,533 79	88,000 00	437.2	3 87	87,533 79	437.23	3 87
Tewksbury Almshouse, . . .	87,883 52	13,718 32	74,165 20	78,000 00	816.2	1 83.8	87,883 52	816	2 07
Monson State Primary School, .	47,048 08	2,872 78	44,175 30	46,500 00	424	2 10.9	47,048 08	424	2 13
Bridgewater State Workhouse, .	35,969 36	9,566 90*	45,536 26	44,000 00	331.4	2 53.4	35,969 36	332.4	2 04
Westboro' School, .	53,462 24	4,897 60	48,564 64	39,000 00	289.5	2 59	35,104 91	289	2 33
Lancaster School, .	23,565 62	1,617 97	21,947 65	21,000 00	121	3 33.7	23,565 62	121	3 74
Total, . . .	\$522,377 74	\$15,123 18	\$507,254 56	\$500,000 00	3,306.6	\$2 71.5	\$502,174 35	3,306.63	-

\* Decrease.

† In making these estimates, machinery is not considered as personal property.

## SECRETARY'S REPORT.

TABLE V.—Comparative Cost of different Items by the Week.

INSTITUTIONS.	Salaries and Wages.	Provisions and Supples.	Clothing.	Fuel and Lights.	Medicine & Medical Supplies.	Furniture, Beds and Bedding.	Transportation & Travelling Expenses.	Ordinary Repairs.	Expenses of Trustees and Inspectors.	All other Current Expenses.	Total Current Expenditures.	Average No. of Inmates as reported.
<i>State Lunatic Hospitals.</i>												
Worcester Hospital, . . .	\$1 38.9	\$1 46.7	\$0 21.6	\$0 35.7	\$0 04.1	\$0 32.4	\$0 01.5	\$0 21.9	\$0 00.9	\$0 21.9	\$4 25.6	453.
Taunton Hospital, . . .	79.8	1 50.1	24.9	21.6	03.3	29.5	02.5	52.2	—	11.8	3 75.7	434.
Northampton Hospital, . .	1 02.5	1 33.2	22.0	46.	07.3	20.6	03.7	15.9	00.2	41.7	3 93.1	437.23
Average, . . .	\$1 07.5	\$1 43.4	\$0 22.8	\$0 34.5	\$0 04.9	\$0 27.5	\$0 02.6	\$0 29.9	\$0 00.4	\$0 25.1	\$3 98.6	1,324.23
<i>State Pauper Establishments.</i>												
Tewksbury Almshouse, . .	\$0 36.5	\$0 80.1	\$0 16.	\$0 27.9	\$0 02.	\$0 05.2	\$0 05.3	\$0 24.	—	\$0 10.1	\$2 07.1	816.
Monson St. Primary School, .	64.2	58.7	15.2	19.	00.3	12.1	02.9	08.7	\$0 01.3	30.9	2 13.3	424.
Bridgewater St. Workhouse, .	62.7	67.6	02.1	11.	03.9	18.4	09.2	04.9	—	28.3	2 08.1	332.4
Average, . . .	\$0 49.5	\$0 71.7	\$0 12.9	\$0 22.	\$0 02.	\$0 09.8	\$0 05.5	\$0 15.8	\$0 00.3	\$0 19.5	\$2 09.	1,572.4
<i>Juvenile Reformatories.</i>												
Westborough School, . . .	\$1 16.0	\$1 06.1	\$0 38.0	\$0 41.8	\$0 01.	\$0 10.	\$0 05.8	\$0 04.4	\$0 01.7	\$0 30.9	\$3 55.7	980

## INSTITUTIONS OWNED BY THE STATE.

INSTITUTIONS.	Salaries un- paid.	Bills Payable.	Total.	Cash on hand.	Bills Receivable.	Unexpended Ap- propriations.	Total.	Balance in favor of the Institu- tion.
Worcester Hospital,	\$8,438 82	\$12,721 68	\$21,160 35	\$11,478 13	\$26,154 52	-	\$37,632 65	\$16,482 90
Taunton Hospital, .	2,415 95	7,800 51	10,216 46	1,886 67	24,006 14	-	25,892 81	15,676 35
Northampton Hospital, .	3,231 29	4,766 71	7,998 00	1,507 30	24,167 16	-	25,674 46	17,676 46
Tewksbury Almshouse, .	-	-	-	1,325 99	-	\$22,037 59	23,363 58	23,363 58
Monson State Primary School, .	-	-	-	-	-	15,674 57	15,674 57	15,674 57
Bridgewater State Work- house, . . . .	-	-	-	-	-	13,058 25	13,058 25	13,058 25
Westborough School, .	-	-	-	-	-	15,638 31	15,638 31	15,638 31
Lancaster School, .	300 00	-	300 00	3,497 13	-	9,998 43	13,495 56	13,195 56
Total, . . . .	\$14,376 06	\$25,288 75	\$39,664 81	\$19,695 22	\$74,327 82	\$76,407 15	\$170,430 19	\$130,765 38



## STATE INSTITUTIONS—WORCESTER LUNATIC HOSPITAL.

## SPECIAL CIRCUMSTANCES.

## I. THE LUNATIC HOSPITALS.

*The Worcester Lunatic Hospital.*DR. BERNARD D. EASTMAN, *Superintendent.*

The construction of a new hospital on the new site has hardly made the advance which was to be expected. The plans for the hospital were finally approved by the governor and council, under the Resolve of 1872, chapter 59, on December 31, 1872. As approved, they are for the construction of a central building with two wings, at an expense for buildings and preparing grounds not to exceed \$560,000; the plan being so arranged as to admit readily of additions in accordance with the original design, which contemplated provision for one hundred more patients.

There was some difficulty in fixing the particular site of the buildings upon the tract purchased; and, after it was fixed, a contract was executed in May for laying the foundations, but it was not expected to complete more than one-fourth even of the foundation before winter. It is expected in the spring, vexed questions having been settled, to press forward the building of the superstructure.

The trustees and superintendent join in recommending an extension of the plan as approved by the Governor and Council, so as to accommodate 500 instead of only 400 patients. There may be reasons for the proposed enlargement not appearing in the report, but in view of provisions being made at Taunton, and by the new hospital, it should not be granted without serious consideration.

It has not been practicable during the year to make advantageous sales of portions of the present site.



## SECRETARY'S REPORT.

The total amount expended to date (September 30, 1873) on account of the new hospital, is \$146,893.85 realized from sales of land to the same date, and interest thereon, to \$58,489.37.

*Inmates.*

WORCESTER HOSPITAL.	Males.	Females.
Patients in the hospital Oct. 1, 1872, . . .	197	
admitted during the year, . . .	209	
Whole number under treatment, . . .	406	
Discharged recovered, . . .	49	49
improved, . . .	72	76
not improved, . . .	41	21
Died, . . .	36—198	33
Remaining Sept. 30, 1873, . . .	208	

The average number of patients has been 49.7, town patients 232. The general average, notwithstanding a decrease in the number of admissions from 407 the present year, has been almost precisely as in 1872. The proportion of state patients is greater by twelve than in 1872, and the number remaining at the close of the official year is against twenty-five a year ago. The whole number on September 30, 1873, is greater than remaining of any previous year, except the two years next to the opening of the Taunton Hospital.

Of the whole number of admissions, 292 were of patients who had never been inmates of the hospital, 260 were American born, 113 Irish, 13 Provincial, and 8 natives of other countries.

The necessity of diminishing the number of existing accommodations has been met by the municipal authorities and friends, the more changing thereby the general character of the

## STATE INSTITUTIONS—TAUNTON LUNATIC HOSPITAL.

a more violent type, and increasing the cares and anxieties of the officers and employés.

An unusual amount of sickness and mortality has been noticeable during the year. There were three cases of small-pox in June, not, however, fatal; and by means of speedy vaccination the disease was arrested without further progress. Cases of dysentery occurred in August and September, some of them ending in death. In reference to the increased number of deaths (69 against 40 in 1872) at the hospital, the superintendent notes the admission of patients, making almost one-fourth of the deaths, who were in the last stages of chronic disease at the time of admission, one being moribund at the time and living only four and a half hours after removal. There should be great care to prevent such persons from being committed to the hospitals. It is the duty of the friends and local authorities to care for such where the disease is known to be near and sure. Sometimes the fatal termination can be foreseen upon proper medical examination, while at other times it cannot be. In some of these cases the committing magistrates have probably given their order without seeing the patient; but it is submitted that no commitment ought ever to be allowed merely on testimony of the medical certificate, without the inspection by the magistrate of the party whose commitment is sought.

Of the whole number under treatment, 8.3 per cent. died and 11.8 per cent. recovered during the year.

The financial condition of the hospital is considered satisfactory, the balance at the close of the year in favor of the institution being \$16,482.30, or nearly the same as in 1872. The details of receipts and expenses have already been given.

*The Taunton Lunatic Hospital.*

DR. WILLIAM W. GODDING, *Superintendent.*

The last legislature, upon the earnest application of the trustees and the superintendent (Resolve, chapter 38), appropriated \$125,000 for the purpose of enlarging the hospital and for further necessary repairs. The application was for

## SECRETARY'S REPORT.

\$150,000, but it was thought best to limit \$125,000. It is now estimated that a supplementary appropriation of \$50,000 will be required to complete the two wings which were contemplated, and the necessary improvements to secure light and ventilation of the old part and adequate warming of the whole. It seems but reasonable that it should be granted. The wings will be ready for use by May next. They will then accommodate conveniently 500 patients, and by crowding, 100 more.

The superintendent describes the additional hospital, consisting of two wings, each to have three stories and each story to accommodate from 25 to 30 patients and their attendants. There has been an endeavor in the new building to give the wards a home-like appearance, with conveniences, and with light, air and food. The aim is to provide rooms for the sick, and to secure tranquility to agitated and noisy patients and prevent elopement. The wing is equivalent to a three-story building of 100 feet long and 40 feet wide.

*Inmates.*

TAUNTON HOSPITAL.	Males.	Females.
Patients in the hospital October 1, 1872,	215	
admitted during the year, .	232	
Whole number under treatment, .	447	
Discharged recovered, . . . .	43	38
improved, . . . .	101	87
not improved, . . . .	39	50
Died, . . . .	26—209	27
Remaining September 30, 1873, .	238	

\* Erroneously classified last year as 217 males and 197 females.

The average number for the year has been 400. For the state patients were 95.6, the town patients 60.8, and the private patients, 60.8. The general average

## STATE INSTITUTIONS—NORTHAMPTON LUNATIC HOSPITAL.

ater, and the average of state patients 17 smaller, than for previous year. Of the latter class, 76, or 9 less than in 1872, remain on September 30, 1873.

Of the whole number admitted, 188 seem not to have been in any hospital before; 204 were by birth American, 157 English, 40 English or Provincial, and 30 of other nations.

The whole number of deaths for the year has been 53, against 51 in 1872, bearing about the same proportion to the whole number of patients: 21 deaths resulted from chronic brain disease. One patient was admitted in a dying condition. Of the whole number under treatment during the year 6.2 per cent. died and 9.6 per cent. recovered.

The financial condition of the hospital is favorable, but less so than the accounts show, as the coal for the season has not been delivered and paid for. The available resources exceed the liabilities by \$13,789.68.

*The Northampton Lunatic Hospital.*

DR. PLINY EARLE, *Superintendent.*

The trustees in their report state the improvements in the buildings as to new hydrants, heating apparatus, repairs of boilers, new pumps and piping, iron tanks and relaying of floors. They emphasize the value of the new airing courts, which have in the daytime prevented the necessity of a large number of patients remaining in the halls. It has been found competent by means of these and the labor to which patients are put, to so distribute them that only about one-seventh will be in the halls or dormitories on a fair day in the warm season.

The superintendent refers to the increase in the proportion of incurable patients in this hospital, and correctly states the reason. The hospital is not fully occupied by patients sent from the western part of the State, and the vacancies are filled by removals from the hospitals at Taunton and Worcester. The Board of State Charities, by its General Agent, very properly transfers to Northampton patients whose permanency appears to be permanent. The transfer of patients is entirely soon to recover, and upon recovery to require trans-

## SECRETARY'S REPORT.

portation back to their homes in the eastern would not be good economy. The Northampton is justly entitled to the benefit of this consideration of the recoveries in the different hos-

*Inmates.*

NORTHAMPTON HOSPITAL.	Males.	
Patients in the hospital October 1, 1872,	200	
admitted during the year, .	102	
Whole number under treatment, .	302	
Discharged recovered, . . . . .	19	
improved, . . . . .	37	
not improved, . . . . .	23	
Died. . . . .	13—92	
Remaining September 30, 1873, .	210	

The general average number of inmates been 437.2, of which 248 were state patients, and 90 private patients. This is a general average of 8.5 over that of 1872, and 21 in the average number of state patients.

Of the admissions of the year 96 were population and 85 transfers from other institutions never before been inmates of any hospital, American, 67 Irish, 16 English or Provincial nationalities.

Non-resident patients, of whom this many in past years, have diminished in number to admit new cases, so that only 16 now remain.

An unusual exemption from sickness has the year. The deaths have numbered 21, previous year, being but 3.42 per cent. of those under treatment at the hospital. The recovery per cent. of the whole number of patients

## STATE INSTITUTIONS—LUNATIC HOSPITALS.

newhat smaller than at the other hospitals, for reasons more mentioned.

The superintendent enlarges upon the efforts made to employ the inmates and the beneficent opportunities for open exercise furnished by the new airing courts. The exercises in the chapel and the secular entertainments for the patients have been well sustained and have promoted the well-being of the inmates. More has been done here by Dr. [unclear] in this respect than at most hospitals.

The finances of the institution are in a good condition, the balance of cash assets in favor of the hospital being \$17,676.-

About half the income is derived from the allowance for state patients.

The superintendent recommends a separate hospital for epileptics, who, in his judgment, should not be domiciled with the insane. Of these there are 130 in the state institutions, besides others at the McLean and South Boston asylums and at private institutions and homes. The separate institution for this class is stated to be needed to give completeness to the state provision for all classes of mental diseases.

*The State Lunatic Hospitals as a Class.**Results.*

The aggregate of admissions to the three hospitals has been 1,019; of discharges, 969; and there remain September 1, 1873, 1,336, or 50 more than a year before. Of those admitted, 551 were believed to be new cases; 30 others had never been inmates of any hospital of this state; the 438 remaining had been in one or more of the hospitals. Deducting duplicates, and transfers between the hospitals, the number of persons admitted has not exceeded 914.

The admissions, though somewhat fewer than for 1872, are much more numerous than a few years ago. The superintendent of the Taunton Hospital, noting the increase in recent years, is of opinion that there is an increase of the insane out of proportion to the natural growth of population,



## SECRETARY'S REPORT.

and attributes it to the greater mental action upon the nervous system which belongs to the

The number of state paupers at the three close of the year is 371, or 31 greater than This class has averaged for the year 393.3 out average population of 1,324.5; this being an 1872 of 16.1 in the average of state paupers, general average.

Of those discharged, 227, or 23.4 per cent., as recovered; 395, or 40.8 per cent., improved per cent., not improved; and 143, or 14.7 died. As compared with 1872, the percentage has diminished, while that of deaths has increased.

*Causes of Insanity, Hospital Statistics, Management*

It might be expected that the collective experience of lunatic hospitals should furnish some valuable respecting the causes of insanity, and practical as to the means of avoiding or counteracting At the outset, however, difficulties are met themselves are generally complex, obscure, and gradual in their operation; so that they often require of experts to detect them, and when ascertained stated with brevity and exactness. The superintendents of the hospitals, perhaps in deference to the public, annually present lists of assigned causes, but for their correctness. They simply repeat made to them by the friends of the patients, in detecting the causes of insanity, are apt to take the cause that which is simply a manifestation of In some cases, indeed, the cause is simple and taken, as where it results from a direct injury to the nervous system; but these are the exceptions.

The proportion of recoveries, as reported by the superintendents, often varies widely. While it is to expect varying results of treatment at different institutions, corresponding to varying circumstances, that differences of statement appear from the various

## STATE INSTITUTIONS—LUNATIC HOSPITALS.

on basis of judgment as to what constitutes recovery. In statistics of this nature everything depends upon the standard adopted; where that is ill-defined, conclusions based upon it are comparatively worthless. Upon these subjects the suggestions of the Association of Superintendents of American Hospitals might be adopted and followed with advantage.

It is desirable that the superintendents of the state lunatic hospitals should confer as to a common table of statistics, and agree upon the principles upon which cases should be classified with reference to causes and forms of insanity, recoveries and other points. In this way only can such statistics be made of any value.

The trustees of the Worcester Hospital comment briefly, and the superintendents of the Taunton Hospital at some length, upon the suspicions entertained by a part of the public that some persons are confined in lunatic asylums by interested parties, showing how erroneous impressions on this point are started and kept alive. The variable character of insanity, often eluding detection except upon skillful examination, is a frequent cause of error in this regard. The complaints made concerning attendants are considered, with reference to their difficult duties which sorely try the patience and their fitness for companionship with inmates of intellectual and æsthetic tastes. The officers of hospitals would greatly increase their appliances and comforts were it not for the economic policy which the public too exactly enforces upon them.

There is a class of cases in the lunatic hospitals which do not properly belong there, at least after a certain stage,—those of delirium, or of madness from the excessive use of intoxicating liquors. Such persons, as soon as they recover, become unmanageable inmates. They are then in all respects sane, and naturally enough put on the airs of persons quite above the condition in which they find themselves. They should not be allowed to remain one moment after recovery from their state of insanity, and it is the duty of trustees to discharge them at once. It is feared, however, that they are sometimes prevailed upon by the solicitation of friends to retain them as a preventive

## SECRETARY'S REPORT.

means against another similar indulgence. The compliances of lunatic hospitals were not intended of such persons as a means of preserving them of intemperance. What is needed for them is, no matter how high their social position, is a some proper place of confinement which shall of industry, cleanse thoroughly the system of intemperance, and deter the unhappy victim from a renewal of his dissipation.

*Labor and Recreation.*

From the report of the Northampton Hospital passages are quoted, bearing upon the practice of labor and the provision suitable to be made for recreation of patients:—

“It has long been considered that one of the reasons of the superiority of the British, and some of the hospitals, over the American institutions of the same kind, to which manual labor is introduced into them, is that it is more extensive there than here, but it is better organized and consequently more constant and systematic.

“At most, if not at all of the county asylums there is no clothing for both men and women, with, perhaps, hats for the former, is made upon the premises for the patients. The tailors' shop and the shoe-shop are managed each by an employé practically acquainted with the work of the asylum of Quatre Mares, near Rouen. I saw several men at their benches in the shoemakers' shop. Some of them learned the trade before admission to the asylum, and some there. All the bedsteads in the house—with a few exceptions for the patients—were of iron, and made upon the premises by the work of the inmates. Two large stone dwellings were erected and intended to be occupied by the laboring men, and were erected. Dr. Duménil, the superintendent, told me that the masonry and most of the piping of these edifices were done by the patients, with an employed workman-in-chief in charge. In the discussions, a discussion of which cannot be now indulged in, it may be a long time before such things may be said of our institution; but there are, likewise, many reasons

## STATE INSTITUTIONS—LUNATIC HOSPITALS.

ment of superintendents on this side of the water to contend with obstacles, and persevere in the attempt to introduce and sustain manual employment just so far as it promotes the best interests of persons committed to their keeping and their care."

In the winter of 1840-41 the writer of this report [Dr. Earle], being then connected with the Asylum for the Insane at Frankford, and within the limits of Philadelphia, Pennsylvania, delivered to the assembled patients of that institution a series of lectures on natural philosophy, illustrated by experiments with the air-pump and some other appropriate apparatus. This, so far as is known, was the first attempt to address an audience of the insane in any discourse other than a sermon. Religious exercises and dancing parties had, to some extent, been introduced into hospitals, but literature and science, in the form and manner here alluded to, had been kept aloof. Since that time there has been no greater change in any one direction, in the hospitals for the insane, than in that of furnishing intellectual and social entertainments for their inmates. An assembly-room for that purpose has become a necessity to every institution of the kind which claims to be upon a plane of elevation corresponding with the knowledge and the exigencies of the time. In many establishments but one room is provided for all gatherings, and it is used in common for both religious services and the entertainments of social evenings. In others a 'chapel' is devoted to the former and a 'recreation room' to the latter. This is more generally the fact in Great Britain than in the United States,—a consequence, probably, of an established national church. The chapel there is often a distinct detached building. Such, for example, is that of the Sussex County Asylum, at Hayward's Heath, an institution still prominent in my memory, not alone for the perfection of its discipline, the perfect neatness of its halls and the evidently careful watchfulness for the well-being of its patients, but for its beautiful chapel of the Lombardo-Venetian style of architecture. So important an appendage in England is the recreation-room that money has in some places been unsparingly devoted to its procurement. At the Fisham Asylum, in the suburbs of Salisbury, a private establishment, having accommodation for about six hundred patients, a separate brick building was erected for the purpose but a few years ago. It is one hundred feet in length by thirty in width. Within, at one end, there is a permanent stage, twenty feet in depth, furnished with movable scenery and other necessary implements for theatrical representations.

## SECRETARY'S REPORT.

"At the Prestwich Asylum, a few miles from Manchester, is the best of the county institutions in England, the purpose is very large. It is lighted from the top, painted and has a permanent stage for musical amusements. And at Colney Hatch, one of the gigantic asylums of which are filled from the multitudinous population of London, the recreation-room is one hundred and ten feet long and twenty feet wide.

"The resources for exercises or entertainments are in the perspective of the pecuniary means of obtaining them are exhaustless as for audiences or assemblies not within the walls. Anything which amuses, entertains or enlightens the mind in general may, to a greater or less extent, do the same for the insane. Misfortune has brought them into these institutions.

Those who are familiar with the management of Northampton Hospital need not be assured that there has been to use all the available means at hand for educating and entertaining the inmates.

*Criminal Insane.*

The need of special provision for insane criminals of peculiarly homicidal or dangerous propensities was considered in the Secretary's two previous reports, pp. 128-141; Ninth Report, pp. 89-94). It is necessary in this connection to repeat views which have been stated. The superintendents presented a memorial to the last legislature, which may be found in the report; but no action was taken. It recommends that provision be made in connection with the new hospital and further suggests that provision for the insane, especially dangerous non-convict insane be made in connection with the new state hospital to be erected in the north of the State. The importance of these additions to the hospital system is again urged by the superintendents of Northampton and Taunton hospitals in their reports. The subject ought to receive the immediate attention of the legislature, during the construction or enlargement of the institutions now in progress.

## STATE INSTITUTIONS—THE STATE ALMSHOUSE.

## II. THE STATE PAUPER ESTABLISHMENTS.

For convenience of consideration the institutions heretofore classed under this title will remain so, although for more than a year and a half Tewksbury has been the only distinct pauper institution. There is also a certain propriety in this arrangement, for the larger number of children in the Primary School, and all the adults at the Workhouse, were originally of the pauper class, and besides, a considerable number of actual paupers are still resident at each of these institutions, under the authority granted to this Board by the Act that abolished the almshouse departments there.

*The State Almshouse at Tewksbury.*

THOMAS J. MARSH, *Superintendent.*

Under the operation of the Act which made this the only state almshouse, the admissions have continued to increase.

The number in the institution October 1, 1872, was	674
Admitted during the year, . . . . .	2,047
Whole number supported, . . . . .	2,721
Discharged (including 348 deaths), . . . . .	1,959
Remaining, . . . . .	762

This statement excludes nominal admissions.

Of the whole number of admissions, 94 were by transfer from the state lunatic hospitals, 2 from the Primary School, and 65 born in the institution, leaving as the number admitted from the general population, 1,886 (1,257 of them from Boston). This is an increase of 425 over the admissions of 1872. The average number constantly supported in the institution through the year has been 816.2, or 7.4 more than in the previous year. Among those discharged are included 309 persons sentenced to the State Workhouse, 13 of whom took with them infant children; and 45 persons, children with their mothers, in some cases, transferred to the Primary School.

The superintendent criticises the present system of prose-



## SECRETARY'S REPORT.

cutions for drunkenness, which results in the families and sending women and children to the

*Sanitary Condition.*

With the increase of the number of inmates a corresponding increase in the sickness and in the institution. The usual number on the sick-list was 14 more than in 1872; and the mortality was 14 more than in 1872; but the proportion of the population (thirteen per cent.) has been less. Small-pox was brought to the institution in November from Boston, and 29 cases (five of them fatal) occurred for during the cold season. The physicians reported that 220 of the deaths were of persons brought to the institution in the last stages of incurable disease, "and some of them worn out with the ills of life which preceded us that 29 of them died within one week, or within one month of their admission to the almshouse."

An increase in the proportion of cases of drunkenness was noted, being 44 the past year, nearly twice as many as were five years ago. This is attributed by the physicians to the effect of *adulterated* liquors.

Many persons have been sent to the institution on account of intoxication, who, after being received, pass through various stages of *delirium tremens*. The physicians question the fitness of the almshouse as a place for such cases.

*Needs.*

Complaints have been made as to the want of ventilation of the new hospital for the sick, and the architect has examined it with reference to the remedying the defect. He is reported to have found considerable and expensive changes necessary in order to remove it.

Why is it that while the importance of ventilation has been insisted upon, public buildings, as soon as they are uniformly complained of as radically defect-

## STATE INSTITUTIONS—THE STATE ALMSHOUSE.

stant experience of failure, one is tempted to inquire whether proper ventilation can possibly be attained. Do architects, even the most skillful and experienced, know how to effect it? Physiologists, physicians, architects and unprofessional persons reiterate its necessity; but have science and experiment as yet determined the mechanism by which it can be effected? If they have, there is no excuse for such reiterated failures. It is worthy of consideration whether plans for state buildings, as hospitals, almshouses, prisons and reformatories, should not be required by law to be submitted to the State Board of Health for its approval with reference to ventilation and other sanitary conditions. That board in its reports has discussed more or less at length the subject of ventilation, and its main practical paper is that of Mr. Martin as to school-houses.

The trustees and superintendent ask for a special appropriation for building an additional barn needed for the convenient shelter of the stock and storage of crops.

*The Insane Department.*

TEWKSBURY ASYLUM.	Males.	Females.	Totals.
Patients in the Asylum October 1, 1872,	83	216	299
admitted during the year, .	50	86	136
Whole number under treatment, .	133	302	435
Discharged recovered, . . . . .	2	4	6
improved, . . . . .	2	4	6
not improved, . . . . .	24	36	60
died, . . . . .	21—49	39—83	60—132
Remaining September 30, 1873, .	84	219	303

The average number of inmates of the asylum has been only 300. The percentage of deaths, estimated upon the whole number in the asylum, is much greater than at either the lunatic hospitals, but not greater than might be expected, considering the enfeebled condition of very many of

## SECRETARY'S REPORT.

the patients on admission. A few every apparently under the stimulus of labor.

*The State Primary School at Mo*

Dr. H. P. WAKEFIELD, *Superintendent.*

The institution during the year has been primary school, the Act abolishing the state almshouse before the beginning of the year taken full effect.

The number in the institution Oct. 1, 1872, was

(viz., pupils in the school, 341; all others

Admitted during the year, . . . .

Whole number of inmates, . . . .

Discharged, deserted or died, . . . .

Remaining September 30, 1873, . . . .

(viz., pupils in the school, 400; all others

The average number in the institution has been a decrease of 6.6 from the previous year. 368.4 belonged to the Primary School proper. The pauper children removed from Tewksbury to the school, children in temporary confinement, and adult paupers in limited numbers retained here. The Act abolishing the state almshouse, to utilize the building for special reasons.

The proportion of children,—not sent from the almshouse class, but from the courts before which they were committed for offences,—has increased, being 71 this year, as against 64 during five months of the preceding year. The number received from the State Reform School. A larger number have been placed out than usual; viz., 138, as against 125 of the previous year. The result is a larger number of children on September 30, 1873, by 55, than at the same date of the previous year. The introduction of boys taken from the courts, under 359 of the Acts of 1870, has raised considerably the moral and physical standard of the school, while it has thrown more labor and responsibility on its management. However, no serious disadvantage has resulted to the institution to come from the pauper class, or to the general public.

## STATE INSTITUTIONS—STATE PRIMARY SCHOOL.

The most noteworthy feature of the institution during the year has been the opening of a shop for seating chairs. Hitherto there has been no means of employing the boys except upon the farm,—leaving them during the winter season and in inclement weather without occupation. A room was fitted up for employing 60 boys, and another is to be added. The boys work four hours of the day and attend school three hours. The work began in February, 1873. Between that time and the close of the official year 7,000 seats had been filled at the price of eight cents each. After each boy has had practice to fill a seat in a workmanlike manner, he is allowed two cents for each seat filled by him. The State has received for this work \$477.56, while the boys have earned for themselves \$101.03. The larger result and better kind of work realized by means of this allowance is reported to be quite equal to the amount paid to the boys. This is an interesting feature of the work, as it is probably the first experiment in this State of paying inmates of such an institution a share of their earnings. Thus far it has worked well both for profit and discipline.

With reference to this matter, Mr. Foster says :—

“ Among the new things of the year, may be mentioned the experiment of introducing among the children a branch of manual labor, which promises to be both remunerative to the State and advantageous to the school. Since February last, 96 boys have at different times been employed in seating chairs. The shop is arranged to accommodate 60 workers at once, and this number has been kept good during the past seven months, by putting on new hands in the place of those who leave the institution. They work four hours a day, with permission to occupy the remaining spare time out of school hours in the same manner if they choose. Many avail themselves of this privilege, saying they would rather work than stay in the play-yard. As they are allowed a per cent. of what they earn, they are anxious to accomplish as much as possible. This money is placed to their account, and they can spend it as they choose, or let it remain until they go away. Probably the extra amount of labor accomplished under this stimulus is enough to balance the compensation given to the boys, and no one is the loser by the transaction. At the same time, their work is performed

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with a more cheerful spirit than if they were compelled to execute an allotted task.

"The chief advantage which this employment has in the discipline of the school, is the occupation which it gives to those spirits who would be otherwise restless and unruly. In learning how to make themselves useful, they forget their home-sickness, and have little opportunity to plan mischief. New boys drop their previous habits, and become assimilated to the rest much more readily by being placed at once in the chair-shop. In a few weeks, becoming able to work with some facility, and to earn a little spending money, they are for the most part contented and well disposed. The habits of industry thus acquired must also prove a permanent benefit to the children."

It may be well to suggest by way of caution, that while the opening of the shop is a most excellent improvement, particularly for the winter and any inclement weather, *farm* work after all is the best for boys generally, as well for their moral as physical culture, and should not in ordinary cases, when available, be displaced by shop work. It is not intended by this remark to suggest that thus far there has been an error in this respect.

The trustees again recommend that some of the children be supported in families with compensation by the State. This plan is one of very doubtful propriety. So long as it is not difficult to obtain places for children of fair health and good behavior under the present system, it is not well to begin to *hire* people to take them, as it would be quite difficult to draw a line and would invite demands for compensation where none is now expected. It is not intended here to refer to cases of boarding out mere *infants*,—a class not found at this institution except with mothers,—to whom different considerations apply.

The superintendent details the various repairs and changes made upon or in the buildings, as well as the result of the farming operations and the improvements upon the estate. For the farm work the chief dependence has been upon hired help.

The health of the institution has continued good; only six

## STATE INSTITUTIONS—STATE WORKHOUSE.

Deaths have occurred during the year, five of them among children, and one an adult pauper supported here with a child. In recent cases, appearing to be of meningitis, and ending fatally, the children were taken ill in one room, but whether the disease arose from local causes has not been determined.

*The State Workhouse at Bridgewater.*

NAHUM LEONARD, *Superintendent.*

This is the first full year's experience of this institution as a workhouse merely.

The number in the institution Oct. 1, 1872, was . . .	308
(viz., 264 prisoners, 44 paupers and discharged prisoners.)	
Admitted during the year, . . . . .	426
Whole number supported, . . . . .	734
Discharged (including 47 deaths), . . . . .	387
Remaining September 30, 1873, . . . . .	347
(viz., prisoners, 290; paupers and discharged prisoners, 57.)	

The average number, as computed here, has been 331.4, of which 278.8 were inmates of the Workhouse, and 52.6 were state paupers or others temporarily supported. Of the persons admitted under sentence, 309 were from the State Workhouse at Tewksbury and 56 from various cities and towns; 5 were transferred from the State Reform School.

Of the whole number discharged from the workhouse proper, 29 were pardoned by the Board of State Charities, and 265 had served their full terms of sentence.

*Labor.*

The superintendent and trustees, after attempting, without success, to introduce mechanical work for the able-bodied men, consider that *farm* work is better adapted to them than any other. The institution itself, in the necessary repairs, making shoes for inmates, etc., furnishes employment for



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SECRETARY'S REPORT.

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those having special mechanical experience or tastes. It is not found that field work furnishes temptations and opportunities for escapes to any considerable extent. The products of the farm have been well sustained, and much has been done in the way of ditches, walls, and the clearing of the land.

The contract work done by the women has realized \$1,779.56. The superintendent also states, respecting other work done by the women,—

“The following is a list of clothing made during the past year: 232 sheets, 201 pillow-cases, 20 bed-ticks, 44 men's shirts, 55 pairs of pants, 53 men's jackets, 72 jumpers, 186 pairs men's socks, 165 woman's dresses, 24 skirts, 220 aprons, 68 night-dresses, 134 chemises, 174 pairs women's stockings, 147 pairs stockings footed, 54 children's dresses, 58 children's skirts, 56 children's shirts, 100 bands, 78 children's aprons, 48 night gowns, 250 diapers, 60 stand-covers, 67 towels, 12 baker's aprons, 364 blankets (hemmed), besides many other articles used in the institution, of which no account is taken.

“The above list does not comprise any of the contract work, nor does it include the mending and repairing done for the inmates of the house.”

In estimating the value of the foregoing statements it should be borne in mind that very many of the persons sentenced to the workhouse have, by their evil courses, brought upon themselves disorders that render them for a large part of their terms of sentence far from able-bodied. The proportion of prisoners sound in mind and body upon their admission is estimated by the superintendent at not more than one-fourth.

Miss Chickering and Mrs. Durant, members of the Advisory Board of overseers to the prisons for women, have continued their monthly visits to the institution during the year. There has been a Sunday school, under the charge of the superintendent's wife, and an evening school in which reading and writing have been taught, with music and general exercises to give added interest. Evening lectures have been delivered in the chapel by clergymen and others.

## STATE INSTITUTIONS—REFORM SCHOOL.

*The Pauper Establishments as a Whole.*

Making due allowance for the many transfers of inmates from the State Almshouse to the institutions at Monson and Bridgewater, the number of persons received at the three institutions within the year has been 2,177. There were on September 30, 1872, 1,380 persons at these institutions; the whole number within the year has, therefore, been 3,557; and there remain on September 30, 1873, 1,562; viz., 872 state paupers (reckoning as such those in temporary custody at the primary school and the discharged prisoners at the workhouse), 400 pupils of the Primary School and 290 sentenced inmates of the Workhouse. The average for all has been 1,571.6, an increase of 10.4 over the previous year; and the average of state paupers, as above classed, 924.4, an increase of 21.6 over the previous year. The number remaining at the close of the year in the three institutions is greater by 184 than the number at the beginning.

If, to the state paupers at these places, there be added those supported as lunatics at the three hospitals at Worcester, Taunton and Northampton, the average number of which through the year has been 393.3, the general average of this class at the state institutions is found to have been 1,317.7, an increase of 37.7 over the average for the preceding year.

## THE JUVENILE REFORMATORIES.

*The State Reform School at Westborough.*

ALLEN G. SHEPHERD, *Superintendent.*

The general condition of the school with respect to the number of inmates has been as follows:—

Number in the School Oct. 1, 1872, . . . .	254
Since received by commitment, . . . .	140
transferred from Primary School, . . . .	3
returned by Visiting Agent, . . . .	23
by master, . . . .	11
by officers (of police), . . . .	27
by officers (of institution), . . . .	3

## SECRETARY'S REPORT.

Since returned by parents, . . . .	.	.	.	.
voluntarily, . . . .	.	.	.	.
re-committed, . . . .	.	.	.	.
for temporary detention, . . . .	.	.	.	.
Whole number for the year, . . . .	.	.	.	.
Discharged, to seek employment, . . . .	.	.	.	.
on probation, . . . .	.	.	.	.
on trial, . . . .	.	.	.	.
transferred to Workhouse, . . . .	.	.	.	.
“ to Primary School, . . . .	.	.	.	.
escaped (21 have been returned), . . . .	.	.	.	.
pardoned, . . . .	.	.	.	.
delivered to Visiting Agent, . . . .	.	.	.	.
on visit, . . . .	.	.	.	.
for trial, . . . .	.	.	.	.
Remaining September 30, 1873, . . . .	.	.	.	.

A larger number of boys have been committed past year than the year previous, and there have been sent out on trial or probation. There is, therefore, an increase in the present number of inmates of 57 over a year ago. The average number for the year was 289.5, an increase of 23.3 over the average for the year 1872. 140 committed by the courts, 6 were sent by the probate courts and 109 by the trial judges for juvenile offenders. Their average age at commitment was 15 years, as in 1872. The ages ranged from 10 upwards. They were committed, 71 for larceny, 11 for breaking and entering, 9 for breaking and entering with force, 1 for larceny with stubbornness or drunkenness, 1 for drunkenness, 1 for receiving stolen goods, and 33 for lighter offences. The causes of crime appear of a graver character than heretofore. The average period of detention of those discharged during the year has been 26.2 months.

There have been this year as well as last year a number of escapes from the institution. On May

## STATE INSTITUTIONS—REFORM SCHOOL.

escaped but most of them were soon recovered. Reform schools, however well managed, are liable to such epidemics. But the changes in the character of the admissions account for the disproportion which the institution has suffered the last two years.

Mr. and Mrs. Evans resigned their positions as superintendent and matron in May. Their term of service had extended from May, 1868, a period of five years. They will be gratefully remembered for their faithful service and their success in the moral and industrial training of the boys. They were succeeded by Mr. and Mrs. Allen G. Shepherd of Lynn, appointed May 14, whose labors thus far have been attended with success.

The trustees renew the discussion of the change in the institution which has resulted from the commitment of more vicious boys who were formerly committed to the school ships, and from the action of the Visiting Agency in placing a portion of the boys arrested in families without any commitment to an institution. They say :—

“It has brought young men, from sixteen to eighteen years of age, many of them familiar with crime and perfectly reckless, into an institution designed for boys from seven to fourteen years of age, and into buildings inherently weak in their construction, ill-adapted in their appointments and insufficient in their capacity. It brought them into an institution with which a farm of 263 acres is connected, but the farming operations cannot be brought within its walls; and unfortunately the character of the inmates is such that they cannot, with safety, be taken out upon the farm. They were brought to an institution where the public demanded that the discipline should be parental, even though the conduct was not filial, and where solitary confinement must of necessity be coupled with more or less associates.

“It is said that an institution ‘once built, must be filled’; that the tendency is ‘to detain the inmates of reformatories longer than their own good requires’; but we put on record at the first, and have repeated it from time to time, our protest against having this institution filled with such characters, and we have no desire to prolong their connection with it.”

## SECRETARY'S REPORT.

On account of the comparative increase of intractable elements in the school it has not been cable to select a sufficient number of boys to keep the houses full.

The Trustees recur to their request for an appropriation of \$45,000 for the purpose of meeting, in a measure, the condition of things, by new workshops for teaching and a division of the institution into two entire parts. This was answered by a grant of only \$10,000. They could do nothing more than make minor changes, and exert somewhat to the executive force.

The schools are in the same general condition. The boys have four hours a day on five days of study, one hour before breakfast and three in the afternoon after six hours of labor. This *certainly* is a liberal allocation of time for study, if, indeed, it may not be excessive during the season when labor can be well utilized.

*Labor.*

The chief occupation of the boys is still at agriculture, half of the boys being so employed. The sum paid for their labor during the year was \$9,243.56, for the repair of chairs. A large amount of work was done in the shoe-shop, also; 799 pairs of shoes being made, more than double that number repaired.

With reference to the employment of the boys, the superintendent says:—

“The principal employment for boys who leave the school is farming; and while some do very well there are others who are discontented and run away from their places, and when apprehended, soon get into additional trouble, which results in their being returned to the school or sent to some penal institution.”

“It is a fact worthy of consideration, that a boy who is discontented with being a mechanic, and has set his mind upon being a farmer, is not contented upon a farm; and any compulsion in that direction is not usually prove beneficial, either to the master or to the boy. A boy's conduct is such that it becomes necessary to

## STATE INSTITUTIONS—REFORM SCHOOL.

til he arrives at the age of nineteen years or more, he should be taught some useful trade that would enable him to obtain an honest living. But to introduce trades, and effect a complete separation in departments, would be equivalent to erecting a new institution, and employing almost double the number of officers. The introduction of shoemaking is often suggested; but shoemaking is no longer a trade,—the universal use of machinery having subdivided it into many parts that it is only the work of a few days, or at least a few weeks, to obtain sufficient knowledge of the business to enable one to obtain employment in any factory as a workman; and furthermore that, the products of institution labor in this direction are coming a drug in the market."

The farm has been well cared for, with a good yield of hay. The grape-vines have only partially recovered from the severe season of two years ago. The asparagus bed has been a source of profit.

There have been no deaths and but little sickness in the school during the year.

With reference to earth-closets, introduced in 1870, the physician states that the experience of the last few years has proved most conclusively that they are not adapted to the wants of the institution, and that they have been displaced by closets having self-cleansing vaults with complete success.

The expenses of the year have been made somewhat greater than usual by increasing the number and pay of officers, and the larger number of inmates; but the earnings of the institution have also increased.

The buildings have received extensive repairs, and are in better condition than they have been for several years.

Mr. George C. Davis, of Northborough, for thirteen years trustee and for many years the treasurer, died in April last. The trustees pay a deserved tribute to his memory.

*Difficulties of Administration.*

The existing state of things at the Westborough School, for which the trustees are not responsible, ought not to continue. There are two classes of boys within it who cannot be well managed together, and who ought to be in two different institutions. There are the younger, who, though of vicious



## SECRETARY'S REPORT.

character and already entered on the ways of tractable, and can be put under milder and There are the older and less tractable of the committed to the school ships, who require prison régime. When together they must be tially the same system of management. It is to secure the best results in the reformati offenders, there must be as little of the pris as much of the family methods as is possible; b of the prison régime, or something near it, fo more confirmed in vice, while both classes an poses it upon all, the older and more criminal and more plastic as well. There results th great loss in the work of reforming quite you the only class where, as yet, the efforts of s from the criminal ranks those already in ther much success.

How has the existing state of things at We brought about, and what can be done to remov

With the beginning of 1870 there were, be borough School, which admitted boys only years, two school ships, which admitted them years. These different institutions furnishe classifying boys and securing proper separati needed. It was thought that with existing nu might be dispensed with, and one was discor legislative Act of 1870 (chapter 402). The r ship still afforded means of classification.

Meanwhile there was a conviction among n persons interested in the subject that schoo larly for want of room and of sufficient work were not desirable institutions, and at least th been a success. This consideration doubtle action of some who favored the abolition of o though the general ground then taken was tha fice. The inaugural message of Governor January, 1872, recommended the abolition o school ship. At the hearing before the comm

## STATE INSTITUTIONS—REFORM SCHOOL.

charitable institutions that year, there was a difference of opinion as to the best course to be taken, as will be seen by a reference to the Secretary's Ninth Report, pp. 38, 114. The difficulty was to determine what should be done with the boys of the school ship upon its discontinuance. The trustees of the Westborough School, with a single exception, and the superintendent, agreed that it would be greatly deleterious to the interests of that school to remove them to it. The Secretary of this Board, while desiring the abolition of the school ship if other proper provision were made, concurred fully with the position taken by the trustees and the superintendent. There was, however, a strong desire on the part of the committee to diminish in the direction of economy the number of institutions, and to carry out the recommendation of the Governor in his address. So far as mere room was concerned, it was thought that this might be obtained by a transfer of the youngest boys to the state primary school, and by placing the others with families. In order to afford additional means of discipline, and meet, in a measure, the difficulties of the admission of older and more vicious boys to the Westborough school, the Secretary advised an Act authorizing this Board to transfer to county prisons boys who proved incorrigible and injurious to discipline, and drafted a section for the purpose. Some members of the committee thought favorably of the measure, but others were reluctant to approve it, and no action resulted. The new class of boys, many of them having the physical strength and fully developed animal nature of men, were thus precipitated upon the institution with no additional means of control. The result, as might well have been expected, has materially impaired the discipline of the school.

Rainsford Island, already provided with buildings, if it had remained the property of the Commonwealth, would have answered well for the purposes of the nautical school, and the institution could have been transferred there on the discontinuance of the ship. In view of the proposed discontinuance, the Secretary addressed, on September 30, 1871, just before the sale of the island, a communication to Governor

## SECRETARY'S REPORT.

Clafin, strongly urging that no sale be made of the ship, on account of the quite probable necessity which would be created for the continuance of the ship; but it was of no avail. It was considered that legislative action had substantial grounds for the question of the expediency of a sale. It is an island that the water itself is a considerable escape, and it is possible to realize the same result with much less of prison architecture and maintenance, a consideration always important in the custody of young persons.

The Secretary still believes that another institution at Westborough is needed for the older and more refractory of boys. The large number of escapes and the discipline which have taken place during the past year have shown that the misgivings which he expressed to the committee, when it was determined to discontinue the ship, had too much foundation. The practical question recurs, What is to be done?

It is not desirable to commit such boys to the state prison, although the power to transfer to the prison is now given to incorrigible or not amenable to discipline ought to be there. It has been proposed, and the trustees of Westborough favor the plan, if such boys are to be committed, to have the institution, by radical and extensive changes, divided into two entirely separate parts, at a large expense. Also, the same committee refused to recommend the institution for, as already stated; and while it is better to let things remain as they are, it is far from desirable to make such an arrangement. The Secretary again recommends a separate institution for the purpose,—not a large one, but one sufficient to contain one hundred boys, including those who are injurious to the discipline of the Westborough and others who are now confined in the state prison.

A state prison for women has been for some time under consideration with varying prospects of success. If it were established, now confined at the state workhouse at Bridgewater, might be withdrawn from that institution, and a vacant place made for older boys and young men referred to. The

## STATE INSTITUTIONS—INDUSTRIAL SCHOOL.

re, indeed, not well adapted to any purpose but the original one, that of supporting paupers whom it was for the interest of the State to have run away, but still it might, with some changes, be made, in a measure, available for the purpose suggested.

If the county prisons are made state district prisons, thus furnishing means of classification, a place could perhaps be provided in them for the class named, but the public does not seem ripe for that much needed reform.

Governor Washburn has, in his annual messages of 1872 and 1873, enforced the importance of an additional reformatory for boys and another for girls; but has recommended changes in existing institutions which, in his judgment, would provide room for them, as in the state workhouse for boys of the class formerly committed to the school ship; but the committee on public charitable institutions did not think that the workhouse could be utilized for the purpose while used for the confinement of women.

*The State Industrial School at Lancaster.*

REV. MARCUS AMES, *Superintendent.*

The general statistics of this institution presented in the report of its superintendent are as follows:—

Number in the school, October 1, 1872,	121
Since received by commitment,	20
returned from indenture or places,	20
	<hr/> 40
Whole number within the year,	161
Discharged by indenture,	40
to friends,	3
to hospitals,	2
of age,	3
delivered to Board of State Charities,	1
Escaped,	1
Died,	1
	<hr/> 51
Remaining September 30, 1873,	110

## SECRETARY'S REPORT.

The above shows a decrease in the number 11 within the year. The average number, however, 121, or practically the same as for 1872. The average of those committed was 14.9 years. Of the 10 were for stubbornness and disobedience, 5 for irregular lives. The average period of those discharged during the year was 30.2 months.

The trustees report the completion of the stock, under the legislative Resolve of 1872, and of cows. It can stall 20 cows, a number sufficient for the needful amount of milk for the school. The committee on public charitable institutions declined an appropriation for a new barn in place of the one which had become unsuitable, and advised a sale of the land. This course was taken, but it is considered a mistake. There are many reasons why it is not wise to sell the land outside of the close of the institution. The land inevitably runs to waste without annual renovation.

The trustees recommend new water-pipes for the reservoir, the original ones being too small and much worn by use for eighteen years, as a new present supply is needed in case of fire.

Besides ordinary domestic work for the girls have knitted their own stockings, also 100 pairs for sale, and 52 dozen pairs for the Westborough. They have made upon the sewing-machine 910 nightgowns, ladies' skirts,—the robes and the skirts having been manufactured while Mrs. Wilcox had charge of a c labor.

The change in the character of the school from less plastic to moral culture has displaced a more hopeful age and disposition, is the subject in the report, with the statement that "the judges and commissioners, besides increased age, find that those sentenced have wandered farther from the path of duty. They have been more prodigal in the waste of life than formerly sent; and there are intimations that hereafter those regarded incorrigible are to be sent to La



## STATE INSTITUTIONS—INDUSTRIAL SCHOOL.

change has resulted in increasing the average physical capacity of the girls, but definite action suited to the new condition of things, though the subject of consideration, has not been taken or determined upon. Some of the girls are retained, merely awaiting suitable places. There are many applications, but not such as promise the best results to the girls or the families receiving them.

The report refers to statements concerning the school, creating false impressions and a distrust of its usefulness, without, however, indicating specifically their character; and also questions the wisdom of changing the original design of the school by sending to it chiefly older and more corrupt girls. The precise view taken by the trustees does not appear clearly from the report; but, as understood, it seems to recommend the exclusion of decidedly vicious or criminal girls,—at least a very considerable proportion of the whole number,—and the admission rather of "moral defectives," a term of somewhat uncertain import, who are not being properly cared for by their parents or communities.

*The Design of the School.*

The trustees make two points that deserve attention.

1. That the original design of the school has been changed by sending to it chiefly older and more corrupt girls.

2. That there are numbers of young moral defectives in the large and small towns not yet in the criminal class, who ought to be in the school, and yet for some reason are not in it; and it is well known that some of the trustees and the superintendent consider the Visiting Agency to be the obstruction.

The first point,—that the institution was not intended for vicious girls, but those, rather, who are in a state of exposure, and that its design has been perverted in that respect,—has been urged in previous reports of the trustees. It was considered at length by the Secretary in his Seventh Report, pp. 155-157. It is there shown that the claim has no warrant in the legislation of the Commonwealth. The Act establishing the school declared it to be "a school for the instruction, employment and reformation of exposed, helpless, evil-disposed



## SECRETARY'S REPORT.

and *vicious* girls," and the General Statutes, among causes of commitment to it, enumerate *offences* punishable by fine or imprisonment (when not for life), and the leading of an *idle, vicious* and *vagrant* life. Girls when in a state of exposure or abandonment may indeed be lawfully committed to it, but not to the exclusion of those who have committed crimes, or become habitually vicious. A leading purpose of the school was, as is apparent from the legislation concerning it, to place under better influences and a more reformatory discipline, girls who otherwise would be committed to prisons there to mingle with hardened offenders of all ages.

It may be quite true that the inmates of the school who are still comparatively innocent, but are in a condition of exposure, bear a much smaller proportion to the whole number now than formerly, as other provision is made for them. The Catholic clergy do more than heretofore to take care of the children of Catholics, and other religious bodies are making organized efforts in our large cities to save the younger children. Among societies to which reference is here made are the Boston Children's Aid Society, the Baldwin Place Home for Little Wanderers, the Society of St. Vincent de Paul, the Industrial School for Girls (Dorchester), the Children's Mission to the Children of the Destitute (Tremont Street, Boston), and the Home for Friendless Women and Children (Springfield). This and similar reasons will account in a measure for any change of this kind which may have taken place. If this be so, it is one rather to be rejoiced at than to be complained of. Larger accommodations remain for the more vicious class, for which there is a necessity to provide.

One sometimes notes a sense of discouragement among managers of reformatories, because of such a change, and a consequent diminution in apparent results. But is this quite right? The medical officers of hospitals also dread an increase in the proportion of incurables. It is indeed easier to reform those who are almost innocent, as it is to cure those who are almost well. But can philanthropist or physician turn aside from those more diseased in soul or body?

## STATE INSTITUTIONS—INDUSTRIAL SCHOOL.

is pleasant to tabulate a large percentage of reformatations and recoveries; but ought there to be dissatisfaction and discouragement when that percentage is reduced, because societies or churches or families are otherwise caring for those slightly disabled? If so, what becomes of that sublime patience,—ever the duty of the wise and good,—which toils on with unwearied spirit for the redemption of the race, although rewarded only now and then with a sheaf?

Upon the second complaint,—that there are large numbers of girls out of the school who ought to be in it,—it should be considered that this may very well happen without any one being officially to blame. The fact will always be, however excellent the laws and those who administer them, that many will remain outside of institutions who are thought to be proper subjects for them. It is no more true of a girls' reformatory than of a boys' reformatory, or of reformatories than of prisons or other institutions. It is not necessary to develop the reasons for this. It is no exceptional fact peculiar to the Lancaster School. Nor is this condition of things a fair cause of complaint against any officer or system. If the most austere moralist were the mayor or marshal of a city, and had the power, he would hardly take the responsibility by force of law of sweeping into a house of correction all the street women who could be found in it. Take another example. There is on North Street in Boston a mission where young persons of different ages, from small children to women grown, are taught and addressed on Sundays and other days by men and women of devoted Christian lives, some of them trustees at Lancaster. Those children and young women return from that mission, some to homes of shame, while all are, to say the least, in a state of imminent exposure by their bad neighborhoods, associations or family life; and yet their teachers would not feel called upon to use legal processes, even if entirely ample, and with one swoop force them all into reformatories. Public opinion, respect for individualism, and the moral order of things which from the beginning of time has identified the fate of children with that of their parents and families, will always prevent society from taking

## SECRETARY'S REPORT.

into its hands many of its disabled or imperious, and stand in the way of a universal conscription of children into special receptacles provided for them.

The Visiting Agency, under recent legislation, when a boy or girl is brought before the courts, appears, and, at the request of the court, or of its own motion, advises the court of the course to be taken,—recommending a commitment to a reformatory, a placing out of a child with a family, or a probation. It has no power, and does not undertake to exercise,—the power and responsibility being with the court to decide. It may in performing this delicate duty, by exercising the best human foresight, err, in recommending a reformatory where a placing out would be better, or a placing out where a reformatory would be better. It is true that some assistants of the Agency may press too far in the matter of probations and placing out, and put themselves into positions adverse to the complaining officers and the courts, with whom they should be in coöperative action. It may be that sometimes they have not conferred with the complaining officers as to the habits and character of the child. This ought always to be done, as the past life of a child is of much greater importance than the particular case before the court in determining what should be done for the punishment. If the Visiting Agency and its assistants err in any of these respects, there is no reason to suppose that it has erred oftener than other public officers charged with discretionary duties. It is very true that the complaining officers and the assistants of the Agency should be in frequent conference, in order to coöperate better their respective spheres, and work in harmony to a common end.

It is well to state here that the disproportion between the sexes on the criminal calendar is always very great, the number of females being less than one-fifth of the number of males, and this disproportion in the case of children is even more marked. The life of boys is out of doors, exposed to temptations, and their misdemeanors or vicious habits attract the public attention; and their arrests are more

## STATE INSTITUTIONS—INDUSTRIAL SCHOOL.

the public peace. They commit more larcenies, petty burglaries, &c., than girls. Accordingly it appears that for the year ending September 30, 1873, out of 1,484 children connected, with whose cases the Visiting Agency dealt, only 100 were girls.

It has been stated that executive officers, as sheriffs, marshals, policemen, have become inactive in prosecuting the cases of boys and girls who have committed offences or have otherwise brought themselves within the terms of the laws concerning juvenile offenders, giving as a reason the course of magistrates in placing out children under the charge of the Board of State Charities and its Visiting Agency. Whether this is a fact to any considerable extent may be questioned; but if it is, they, and not this Board or its Agency, are amenable to the gravest censure. They have no right to permit their sworn duties when the old mill runs differently from what it did, because the State in its wisdom has prescribed greater caution and a better way in dealing with children. As well might they refuse to prosecute thieves, burglars and liquor-sellers, because so many escape through technicalities, the scruples of juries and the delays of courts. The policy of the new order of things has been argued by the Secretary in his Seventh Report, pp. 80-99, and it is not necessary to repeat the views there taken.

*Labor and Schools.*

In previous reports the Secretary has urged a radical change in the kind and amount of *labor* required of the girls at the school. Such a change is demanded quite irrespective of the question raised by the trustees as to the different class of girls now committed to the school from what was committed in the earlier years of its history. The industrial department has at no time received the proportionate consideration which it should in such an institution. The trustees, past and present, have at all times been conspicuous for their devotion to its well-being, and among their names are those who have served well mankind in eminent trusts. But there is reason to believe that they have placed too high an estimate

## SECRETARY'S REPORT.

on intellectual training, and assigned too large schools in the reformation of vicious girls. The attention which is here directed is that between *schools*. There is none as to the importance of religious (not denominational) training. Hence the diversity of conviction and no right in any quarter to a monopoly of interest. The mistake in assessing a measure of time and effort to education, as to labor, is a natural one in our community, and is confined to the Lancaster institution. It has been trying to an extreme the noble ideas which have been upon the people of Massachusetts during the past interest in popular education inspired by the memory of Horace Mann.

The efficacy of *labor*—and of such kind of labor—occupy fully the mind and weary the body so far as to produce injury to the health—in addition as well as more distinctly punitive institution enforced. It is universally admitted. No good for anything which does not put it in the hands of labor. Hard work is one of the best methods of suppressing the propensities of men and women, in adults and juveniles, prone to crime. The principle is not limited to the reformation of the criminal. Christianity cannot convert the savage or keep him from crime unless he is at the same time set to continuous labor.

The importance of *education* should not be forgotten. It cannot be rightfully eliminated from any reform, but there is a limit to which it is not wise to carry it in schools as well as prisons. It is the duty of the State to take every person who falls into its hands, as an inmate of its institutions, lifted out of absolute ignorance; and on the other hand it is not wise to push education in the same extent as in public schools, academies and colleges. It is easy in language to draw the line beyond which the direction should not be carried; but without the aid of the State, it, the position may safely be taken that in the case of boys and girls who have passed beyond the reach of their families and communities, and whom the State



## STATE INSTITUTIONS—INDUSTRIAL SCHOOL.

ke the charge of, they should not be educated beyond the point which the average children of their rank in life attain. They should not be so educated that, if boys, they will feel above being employed as day laborers or mechanics, or, if girls, that they will feel above working at service in families. And if they have been taught so that they can read the Bible and a newspaper with fair intelligence, and write a letter stating the ordinary incidents of family life, and add up a bill for washing clothes or one for goods bought at a store, the State has done its duty by them in the direction of education in such a place; and thereafter, save under special circumstances, they should be kept at as continuous and fatiguing labor as does not interfere with physical health and development.

The *kind* of labor at such an institution should be selected after a full consideration of its adaptation to the reformation of the children. At the Lancaster School the ordinary housework, washing of floors and clothes, cooking, taking care of rooms, needle-work for the girls' clothing and knitting have been the main labor. But this is not sufficient in amount, nor is it adequate in kind. On a visit to the institution during the forenoon one finds in each of the houses some dozen or fifteen girls, ranging from twelve to twenty, or even twenty-one years of age, sewing or knitting, with a teacher reading to them. This goes on during the forenoon with a large proportion of the girls, as one-half or more. The girls can all the while have their thoughts roaming everywhere. The mere use of the needle in such a way does not occupy the mind or weary the muscles. It is not intended to depreciate the importance of teaching its use, but it ought not to be so exclusively employed. Girls who pass much time in this way feel above domestic service. It is within the personal knowledge of the Secretary that parties receiving them for the purpose have found them with too large ideas to perform the drudgery of a household.

It is not quite so easy to say what kinds of work should predominate in such a school. In England *laundry* work is the chief employment at girls' reform and industrial schools. It is also carried on successfully at the House of the Good



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Shepherd, in Boston. Such work pays better abroad, and why could it not be obtained for School, either from Worcester or Fitchburg? machine may be used to make various articles. There are several kinds of mechanical labor occupied by boys and girls elsewhere, as the seating of chairs, the making of paper boxes for various purposes, which might be attempted.

Even *farm* work, excluding the heaviest, might be attempted. Why could not the girls be employed in the beds of strawberries, onions, carrots, or indeed in the fields, not excepting potatoes? There are cows and pigs on the farm. Why should not the girls be made to do some of the work? Some of us can remember to have been employed in such a homely but useful occupation when our hands were as strong as theirs. Boys who have no greater endurance than girls at other institutions are usefully employed in the fields, and why should not girls' labor be equally valued? There has been a recent movement in this State in favor of the cultural education of women. It is believed that the country have suffered physically, intellectually and morally by being too much divorced from fellowship with the mother of our race did not disdain manual labor. Funds have been solicited to promote an expedition in this direction. The Lancaster School offers a place where such work might be made with little expense. Something of the kind was once attempted there, and not with the best success. The probability is that it was not made wisely and under favorable conditions. On the subject of the horticultural education of women, Mrs. Ednah D. Cheney has delivered a paper in the dress, which was published with the state report for 1871-72. It deserves to be read by all who are interested in the is to deal with institutions for educating and reforming women. Among many good things she says are these, "an imperative need of out-door life to develop the constitution and preserve the health of women. It is nothing in the feminine constitution itself which prevents a woman from bearing the hardest out-door work."

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home should "include the garden, orchard and field, as well as the cooking-stove and nursery, and health, work and love will make a home which will be a safer shelter for woman's security than prison bars and jealous keepers;" that nervous weakness and irritability is "unquestionably due to the sedentary and confined life of women and the intellectual stimulus of education without the healthy corrective of physical exercise and out-door life;" and much more to the same effect.

It is not proposed in this connection to discuss this interesting subject at length. Nor is it intended to insist on any one kind of labor named. The best kind can only be found by trials, and each failure will bring success nearer. What has been needed at Lancaster is a directing mind, practical, creative, suggestive, with a special faculty for organizing labor and ruling vicious girls; such a head to be responsible for recommending and executing plans. The trustees cannot be expected to do more than suggest and revise with their general good sense the schemes submitted to them.

It may be said that the reorganization of the institution upon the principles proposed would make it less a *home* to be cherished in the retrospect. There is great danger of pressing a sentimental consideration of this kind too far. It will do no harm for wayward youths to know that if they persevere in their courses a place with less privileges and a harder discipline than are found at the parental fireside awaits them. The only question after all is, what system best promotes reformation; and that system will, in the end, draw out the most gratitude and affection. A bad girl who has become a good woman will bless the firm hand that saved her. We reverence most in after-life, not the teacher or parent who allowed the most play-hours and beamed with the blindest smiles, but the one who made us work and think, who gave us character and brains. The exaction of labor which promotes moral as well as physical health, even if not preferred at the time, is perfectly consistent with love and charity and justice.

Of the one hundred and ten girls at Lancaster, eighty-three are sixteen years of age or over, ranging on to twenty and

## SECRETARY'S REPORT.

even twenty-one years. Surely these should not be above the girls of the Commonwealth who are engaged in domestic and shops to support their parents and younger sisters, or who are doing equal drudgery in the homes of farmers and laborers. Forty-four of these girls have been in the institution over four years, and quite a number over seven, eight and nine years, with occasional additional cases. As a general fact they are strong and healthy, and the sanitary tables of the institution show.

It is understood that last summer committees specially appointed for the purpose, made a careful examination of the schools and of the labor required at the institution, taking into view the change in the general condition of the girls as compared with former years. The result arrived at was,—that a considerable proportion of the girls have advanced in the schools to a point beyond that reached by those of the same age and general condition in the public schools,\* and it was recommended that the school instruction should end; and further, that the institution and convenience the schools should be graded, and five houses set apart for them. The supreme court has been giving the girls a thorough industrial training, and directing them to kinds of work which occupy mind as well as body, fully appreciated and enforced. The reports have been acted upon, for some reason, but it is hoped that prompt action will soon be taken. It would have been better if on this subject the trustees had developed their views in the annual report which refers to the investigation as wisely ordered.

Besides a reorganization of the educational departments there is another change required. There is great need of classification, but the present departments admit of none. A girl fresh from the street introduced into a family without any previous preparation or purgation, often spoiling the good influences which she has yielded. One of the houses should be set apart for when admitted, where the discipline should be

\* A proportion of the girls at the time of admission have been in the public schools.

## STATE INSTITUTIONS—INDUSTRIAL SCHOOL.

privileges less, and from this there should be promotion on good behavior to the other houses.

The changes recommended—requiring work in some common room or building, the grading of schools, and the appropriation of one house to the new and more stubborn uses, may break in upon the family system as some understand it. But it is not wise to sacrifice substantial points to fancy or a tradition, and if girls of different houses go to a school or workshop common to all, returning to their family-house after study and work, they still belong to a family. Children are members of the family, although educated in public schools and working in factories away from their homes. The idea that the girls of different houses must never meet each other is no essential part of the family system.

It is to be regretted that the trustees and superintendent make no statement in their reports in relation to the recent effort to improve the industrial department at the institution—by far the most interesting feature in the recent history of the school. The Advisory Board of Women (who were made all members of the Board by the legislation of 1873) inspired and organized this effort in April, 1872. Late in that month Mrs. A. A. Wilcox, of Beverly, was put in charge of the experiment, and remained at her post until the last of June, 1873, a period of fourteen months, when ill health compelled her to resign. The work was then abandoned, no competent person being found to succeed her, and for some time the search for one has been discontinued. Mrs. Wilcox was well fitted for the situation. Ten girls, two from each family, were assigned to her, and a room appropriated to the purpose behind the chapel. Sewing machines were provided. With these, ladies' night-ropes and skirts were made by the girls for a manufacturer in Boston. The girls worked well and the results produced were satisfactory. There was only a single reach of discipline which required the attention of the officers of the institution. Some complaint was made that girls of different houses were enabled to communicate. This was not allowed, but to a certain extent was inevitable, and there was no great harm if it were so. There was no communication at

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SECRETARY'S REPORT.

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all equal to that which takes place between g  
house or family. Greater strictness, if the  
could have been enforced by having two ladies  
in charge, and meeting the increased exp  
larger number of girls at work at the same t  
supervision. One obstruction to the exper  
in the matrons, who, with one exception, did  
hostility to it, expressing themselves freely, a  
drances in the way. One trouble at Lancast  
want of proper subordination enforced up  
they considering themselves as substantially  
the general régime of the institution. It is t  
the work unfortunately discontinued will b  
sumed, not with ten girls, but with three o  
many.

*The State Reformatories.*

For the last year and more there has been  
atary each for boys and for girls. The cl  
previously were committed to the school  
recently committed to the Westborough Sch  
commitments to these two institutions durin  
been, of boys, 140, of girls, 20; in all, 160;  
same as in 1872. The average number of im  
ever, been but 410.5, or about 60 less than i  
remain on September 30, 1873, 421, viz. : 3  
girls, being 46 more than at the correspondin

## INSTITUTIONS AIDED BY THE STATE.

## PART THIRD.

## INSTITUTIONS AIDED BY THE STATE.

The following institutions, not under state control, were aided by the legislature at the regular session, in the amounts stated below :—

INSTITUTIONS.	Established.	Appropriation.	Authority.
The Massachusetts Charitable Eye and Ear Infirmary, Boston,	1824,	\$10,000 00	Res., 19.
The Massachusetts School for Idiots, South Boston, . . .	1848,	16,600 00	Acts, 32.
The Institution for the Blind, South Boston, . . .	1829,	30,000 00	Acts, 32.
The American Asylum for Deaf and Dumb, Hartford, Connecticut, . . .	1816,	} 30,000 00	Acts, 32.
The Clarke Institution for Deaf-Mutes, Northampton, .	1867,		
The Boston School for Deaf-Mutes, Boston, . . .	1869,		
Home for Discharged Prisoners, .	—	4,500 00	Acts 32, Rs. 32.
Relief of Disabled Soldiers, Boston, . . .	—	3,000 00	Res. 17.
Total amount appropriated,	—	\$94,000 00	—

*The Eye and Ear Infirmary, Boston.*

J. WILEY EDMUNDS, *Treasurer.*

During the past year this institution has been relieved from pecuniary embarrassment, partly by the increased state grant, but chiefly through the liberal bequest of the late Benjamin Hudson, who left the sum of \$20,000, the income of



## SECRETARY'S REPORT.

which is applicable to current expenses. A bequest from the late John A. Blanchard has also been received.

The receipts of the year have amounted to, viz.: \$10,000 from the State, \$4,761.57 from dividends, \$1,000 from a bequest, and \$650.93 from patients. The expenses have been \$14,266.00. The income of this year has nearly made good the deficit of the year. The number of patients treated during the year has been 6,283,—4,602 for diseases of the eye and 1,681 for diseases of the ear.

*The Massachusetts School for Idiotic and Youthful Blind, Boston.*

Dr. SAMUEL G. HOWE, President.

On October 1, 1872, there were in this school 50 girls,—in all, 114. There have since been 10 admissions, of whom 8 were Massachusetts beneficiaries, 2 from Maine, Vermont and Rhode Island, and one from New York. 6 have been discharged, 3 of them by death, 3 remain on September 30, 1873, 69 boys and 120, or 6 more than a year ago. The average length of time has been 117.

The valuation of the institution is reported to be \$100,000 of which sum, \$100,000 is the estimate of the personal property includes the value of four hundred aggregating \$8,952.07. The receipts have been as follows: \$16,500 from the State, \$3,571.11 from pupils, \$423.65 from interest, \$16,442.23 from the balance on hand October 1, 1872. The total receipts have been \$16,695.44, the extraordinary expenses \$18,931.34 for purchase of land, leaving the cash on hand September 30, 1873, \$1,264.10.

*The Massachusetts Asylum for the Blind.*

Dr. SAMUEL G. HOWE, Director.

The number of pupils at the Asylum is 173, viz.: males, 110; females, 73. 34 have been admitted, of whom 15 were from the State.

## INSTITUTIONS AIDED BY THE STATE.

Commonwealth; 28 were admitted to the school, the rest to the workshop. The number discharged has been 31, one by death, and there remain on September 30, 1873, 176, viz.: 90 males and 77 females. The average number has been 172.

Of the valuation of the institution, \$369,084.85, the real estate makes \$296,400, and the personal property \$72,684.85, the latter including \$13,200, the value of an estate and an invested fund. From the State the Asylum has received \$30,000, from labor and sales, \$24,391.68, for support of 100 pupils \$13,799.67, and from other sources, \$4,252.38; making with \$7,776.59 on hand October 1, 1872, \$80,220.32. The current expenses have been \$42,156.25, the extraordinary, \$28,644.81, of which last sum, \$24,534.22 were expenses of the work department, the total expenses being \$70,821.06; leaving the cash on hand, September 30, 1873, \$9,399.26.

*Deaf-Mute Instruction.*

For the instruction of deaf-mutes in the schools at Hartford, Northampton and Boston, the legislature of 1873 appropriated the usual sum of \$30,000 (Acts of 1873, chapter 32), from which the sums stated below have been drawn.

1. *The American Asylum, Hartford, Conn.*

EDWARD C. STONE, *Principal.*

The number of Massachusetts beneficiaries at this asylum has varied from 65 in the first term to 75 in the second, with an average number of 70, at a cost of \$175 a year for each. The expense of their tuition paid by the State was \$12,250, and that of clothing to such as could not provide it for themselves, \$562.25, a total of \$12,812.25. On September 30, 1873, 74 pupils were supported at the asylum by this State. During the year Mr. Bell's system of visible speech has been applied to a large number of pupils (40), with obvious benefit in some cases. The superintendent considers this the best method of teaching articulation, and is disposed to give the experiment a fair trial, but does not regard the results thus

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 SECRETARY'S REPORT.
 

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far attained as conclusive of the practicability of articulation "a means of ready communication with every pupil in these institutions."

2. *The Clarke Institution, Northampton.*

HARRIET B. ROGERS, *Principal.*

For board and tuition of deaf-mutes at this school the State has paid during the year, \$10,125, the number of beneficiaries being 40 for the first term and 41 for the second, an average of 40.5, at \$250 a year. Of scholars there remain 45 on September 30, 1873.

There has been no essential change in the method of instruction, as followed in previous years. Articulation under improved methods is now the rule in this school.

3. *The Boston School.*

SARAH FULLER, *Principal.*

The number of state pupils at this school during the year. The amount paid by the State for instruction, and for some assistance in special cases, was \$5,160.36. For state pupils admitted from other States an allowance is \$100 a year; for state pupils from foreign countries \$150. The number at the charge of the State on September 30, 1873.

Articulation is the aim in this as in the other schools. School, and satisfactory progress is said to have been made in three of the institutions which receive state pupils. They now employ Mr. Bell's method of teaching.

*Aid of Discharged Prisoners.*

The appropriations of 1873 for discharged prisoners in amount, \$4,500, the same as in 1872, viz: \$1,500 for the Agency for Discharged Convicts, and \$1,500 for female prisoners, the latter sum being distributed among the connected with the Temporary Asylum at Dorchester.

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INSTITUTIONS AIDED BY THE STATE.

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1. *The Agency for Discharged Convicts, Boston.*DANIEL RUSSELL, *Agent.*

Mr. Russell, whose agency is constituted under General Statutes, chapter 179, sections 63–68, has during the year advised and assisted 293 discharged convicts, 211 of whom were state prison convicts, and the rest were discharged from county prisons; 42 have been assisted in tools, 85 in clothing, 36 in board while seeking employment, 87 in transportation home or to places of employment, 29 in meals and lodging, and 9 in family stores. The amount drawn from the treasury (including the salary of the agent, which is \$1,000), has been \$3,343.95. The appropriation for 1873 by Act, chapter 32, is \$3,000.

Mr. Russell gives the following items: "The average of the men when discharged from prison during the past year is 30 years 4 months and 24 days; 150 were born of Irish parents, 86 of American parents, 24 of English parents, 3 Germans, 7 Canadians, 7 Nova Scotians, 6 Scotch, 2 French, 2 Portuguese, 1 Dutch, 1 Spanish, 1 African, 1 Italian, 1 Norwegian, 1 East Indian; 275 were white, 18 colored; 214 single, 79 married."

The warden and inspectors of the state prison in their report for the present year recommend a more liberal provision for discharged convicts. The recommendation ought to be seriously considered.

2. *The Temporary Asylum for Discharged Female Prisoners, Dedham.*MISS H. B. CHICKERING, *Secretary.*

Two of the managers of this association have, as during the last year, dispensed under executive authority the appropriation for discharged female prisoners made by Resolve 32. During the year ending September 30, 1873, the Asylum has had 171 beneficiaries, of whom 158 were women, and 13 were children. Of the 158 women, places were found for 80 at service. It has a nursery for the children of women of whom it takes the charge. The average number of inmates was

## SECRETARY'S REPORT.

27. The care of discharged female prisoners is not the exclusive work of the Asylums, but is sustained by donations, subscriptions, legacies and investments. The receipts from these sources have been \$7,997.61, and the expenses, including permanently invested, are given as \$7,856.61. This does not appear to cover any disbursements for the re-education and re-employment of discharged female prisoners.

The annual report again urges the erection of a reformatory prison for women.

*Relief of Disabled Soldiers.*

Resolve 17 appropriates \$3,000 to the Department of Employment Bureau. The details of expenditures for service are embraced in the report of the State Auditor and need not be given here.

The amount claimed by cities and towns for state aid to disabled soldiers and their families for the year 1872 was \$511,143.93; of which \$489,133.93 has been allowed by the State.

The figures for preceding years may be found in the report of the Secretary's Ninth Report. The accounts, if any, are complete, claims remaining unadjusted for the year for which they are made, so that statements of the allowances for any particular year are complete.

PRISONS AND REFORMATORIES.

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PART FOURTH.

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## PRISONS AND REFORMATORIES.

## I. MUNICIPAL PRISONS.

The Boston House of Industry is the only prison of this class that makes report to this office. The details of its experience for the year are incorporated in the general tables to be presented in the Appendix to this Report. A brief summary respecting prisoners and finance is sufficient in this place.

The number of prisoners in confinement on October 1, 1872, was 657; on September 30, 1873, it is 692. The average number for the year has been 660, an increase of 3.7 as compared with 1872.

The gross expenses for the year have been \$103,727.21, an increase of \$26,874.56 over the expenses of 1872. The earnings of prisoners amounted to only \$6,237.35, or \$7,749.87 less than in 1872. The cause of this does not appear.

Guy C. Underwood, for five years superintendent of the House of Industry and other institutions on Deer Island, resigned his office and was succeeded on September 13, 1873, by Col. J. C. Whiton.

## II. COUNTY PRISONS.

The necessity for the reorganization of the present prison system in the counties has been for some time apparent to all who have given attention to the subject. There can be no satisfactory results in labor, economy, discipline and reformation so long as the present system remains. It should be replaced by a district system, which shall aggregate sufficient numbers to justify expenditures for education, to make the



## SECRETARY'S REPORT.

labor productive, provide officers better paid and more interested in the work, with no other official duties to distract them, promote a uniform and efficient discipline, and a system for classification and grading, so that young offenders and those who have just entered on their term of imprisonment shall not be imprisoned together. Each legislature which has given attention to the present unsatisfactory condition of things, has become satisfied that the system should be reorganized, and that a state prison should be established, but local interests have hitherto prevented the carrying out of a much needed reform. Among recent documents of examination in this connection, are the report of the commissioners on prisons for 1872 (Senate Doc. 12, 1873), and the reports of the committee on prisons (House Doc. No. 20, 1873; Nos. 185, 233, 244).

The new jail at Taunton was first occupied in 1873; that at East Cambridge was completed in 1874. On June 28. Some account of both these prisons is given in the Ninth Annual Report of the Secretary.

The last legislature (Chapter 105) authorized the building of a new jail at Edgartown, with a dwelling for the keeper, at an expense of \$12,000. Some improvements have been made in the building. It also authorized the extension of the prison at Lawrence, at an expense of \$50,000. The present is quite inadequate. The extension should be completed so as to supersede the prisons at Ipswich and New Bedford.

The work of rebuilding the Worcester prison was completed on April 1, 1873, and it will be completed about the same time.

*Finance.*

The returns show the gross expenses for 1872 to have been \$337,906.43 for all the county prisons. This is an increase of \$54,059.69 over the expenditure of 1871. The cash receipts for labor of prisoners have been \$83,499.39 at the Boston House of Correction, an increase of \$16,224.65 over 1872; yet the balance against the State is \$192,545.62, or \$37,835.04 more than in 1871.

## PRISONS AND REFORMATORIES.

None of the prisons have paid expenses during the past year.

In Table VIII., which gives the details of expenses, the reported cost of "Instruction" at most of the prisons embraces the salaries of the chaplains, which are also included as "Salaries"; and the cost of "Medicine and Medical Attendance" embraces the salaries of the physicians, which are also included in "Salaries." The aggregate expenses are not affected by this method of statement.

*Miscellaneous Statistics.*

Certain facts respecting the prison population and experience will appear in Table IX. in detail. The number in confinement on September 30, 1873, was 2,032, or 54 more than a year before; the number in jails being 507, 47 less, and in the houses of correction 1,525, 101 more than the year before. The average number for the year has been 1,887.12, or 86.43 greater than for 1872; the average for the jails being 435.93, 6.79 greater, and for the houses of correction 1,451.19, 79.64 greater than for 1872.

The commitments to the jails have been 6,734, or 994 less than in 1872; to the houses of correction, 7,170, or 371 more than in 1872; the aggregate being 13,904, or 623 less than in 1872. This seeming decrease is fully made up by the increased commitments to the House of Industry, which receives very many of those guilty of light offences, who, in other counties, would be confined in the houses of correction.

The commitments always largely exceed the number of persons committed. The number of persons committed has been not over 11,924, viz.: to the jails, 5,838, and to the houses of correction, 6,086. These numbers should be further diminished by the number of those who appear both in jails and houses of correction, and in different prisons in the same county. The true number of different persons committed to the county prisons within the year can hardly exceed 10,000.

## SECRETARY'S REPORT.

TABLE VIII.—*Showing the Expenditures at the Jails and Houses of Correction in the several Counties of Massachusetts, from October 1, 1872 to October 1, 1873.*

PRISONS.	Salaries of Officers.	Provisions.	Clothing.	Fuel and Lights.	Beds and Bedding.	Medicines & Medical Attendance.	Instruction of Prisoners.	Allowance to Discharged Prisoners.
Barnstable Jail and House of Cor.,	\$475 00	\$585 57	\$7 45	\$104 86	\$13 75	\$5 87	-	-
Pittsfield Jail and House of Cor.,	2,567 00	5,372 08	471 98	2,643 13	284 68	208 07	-	\$26 50
New Bedford Jail and House of Cor.,	11,988 75	12,461 45	1,873 71	2,449 42	202 48	437 77	\$352 16	73 05
Taunton Jail, . . . . .	259 16	438 89	87 92	45 00	103 44	5 10	-	1 15
Edgartown Jail, . . . . .	245 00	113 00	1 78	2 31	4 65	-	-	-
Ipswich House of Correction, . .	3,750 00	6,355 49	932 23	3,296 39	500 00	240 93	-	150 44
Lawrence Jail and House of Cor.,	4,399 48	5,787 10	1,858 73	945 67	264 67	396 71	113 00	45 90
Newburyport Jail, . . . . .	780 00	732 84	12 60	119 73	24 92	43 53	-	-
Salem Jail, . . . . .	2,256 00	3,639 96	265 26	1,254 65	191 88	225 00	156 00	-
Greenfield Jail and House of Cor.,	750 00	586 84	25 68	182 06	7 74	83 26	-	-
Springfield Jail and House of Cor.,	3,420 84	7,048 60	529 99	1,828 35	310 49	827 63	-	17 25
Northampton Jail and House of Cor.,	2,155 00	2,506 66	777 22	722 24	96 00	11 80	-	-

## PRISONS AND REFORMATORIES.

	\$9,630 05	\$11,275 20	\$1,542 39	\$6,632 85	\$791 18	\$631 24	\$415 00	\$52 67
Cambridge Jail and House of Cor., .								
Lowell Jail, . . . . .	1,519 00	3,407 69	393 06	1,529 66	150 00	108 99	104 00	-
Nantucket Jail and House of Cor., .	50 00	-	-	-	-	-	-	-
Dedham Jail and House of Cor., .	4,556 00	6,194 87	579 12	1,473 00	371 48	357 44	-	115 25
Plymouth Jail and House of Cor., .	2,675 00	3,080 68	216 84	254 75	-	38 91	75 00	-
Boston Jail, . . . . .	10,221 00	9,440 28	272 76	3,024 19	287 25	83 91	-	-
Boston House of Correction, . .	14,770 71	24,864 80	4,484 19	8,726 33	-*	1,467 11	-	283 90
Fitchburg Jail and House of Cor., .	5,246 78	4,114 07	1,136 94	2,419 91	171 00	259 67	268 50	155 15
Worcester Jail and House of Cor., .	4,820 37	5,761 72	1,134 90	3,434 64	18 15	316 75	250 83	-
Totals, . . . . .	\$86,530 14	\$113,717 79	\$16,104 75	\$41,079 14	\$3,743 76	\$5,199 68	\$1,734 49	\$921 26

\* Included in "Clothing."

## SECRETARY'S REPORT.

TABLE VIII.—*Showing the Expenditures at the Jails and Houses of Correction in the several Counties of Massachusetts, from October 1, 1872, to October 1, 1873—Concluded.*

PRISONS.	Allowance to Witnesses.	All other purposes.	Total amount Expended.	Cash received for Labor of Prisoners.	Balance against the Prison.	LABOR OF PRISONERS.	
						Profitable, but not paid in Cash.	In and about the Prison.
Barnstable Jail and House of Cor.,	-	\$55 74	\$1,198 24	-	\$1,198 24	-	-
Pittsfield Jail and House of Cor.,	-	1,682 19	13,209 63	\$5,077 54	8,132 09	-	-
New Bedford Jail and House of Cor.,	-	2,378 91	31,401 70	9,422 39	21,979 31	\$1,600 50	\$2,797 50
Taunton Jail,	-	61 28	1,001 94	-	1,001 94	-	-
Edgartown Jail,	-	5 93	372 67	-	372 67	-	-
Ipswich House of Correction,	-	646 90	15,872 38	4,316 28	11,556 10	-	1,000 00
Lawrence Jail and House of Cor.,	-	1,054 22	14,665 48	3,781 27+	10,884 21	-	1,000 00
Newburyport Jail,	-	22 15	1,735 77	-	1,735 77	-	100 00

## PRISONS AND REFORMATORIES.

Lowell Jail, . . . . .	-	240 48	7,288 83	-	7,288 83	-	-
Nantucket Jail and House of Cor., .	-	80 30	130 30	-	130 30	-	-
Dedham Jail and House of Cor., .	-	2,163 12	15,610 28	3,587 15	12,028 13	-	-
Plymouth Jail and House of Cor., .	-	-	6,266 18	-	6,266 18	-	-
Boston Jail, . . . . .	-	1,308 74	24,638 13	-	24,638 13	-	-
Boston House of Correction, . . .	-	38,297 41	92,894 45	83,499 39†	9,395 06	-	-
Fitchburg Jail and House of Cor., .	-	2,467 49	15,864 51	6,664 57	9,199 94	-	-
Worcester Jail and House of Cor., .	-	3,309 53	18,586 89	6,390 15	12,196 74	-	-
Totals, . . . . .	-	\$71,661 47	\$337,906 48	\$145,360 86	\$192,545 62	\$1,600 50	\$5,447 50

NOTE.—From the aggregate of the "Totals" a deduction of \$2,786 must be made on account of sums expended for "Medicine and Medical Attendance," or for "Instruction of Prisoners," and reported under these heads and also under the head of "Salaries" of physician or of chaplain; leaving the "Total Amount Expended" as stated above. The usual addition of \$1,000 to the reported amount of salaries at the Boston Jail has been made on account of services of city chaplain and city physician at that prison.

\* Of this sum \$5,566.44 was for introduction of water and gas.

† Includes \$52.00 earned but not yet paid.

‡ Includes \$13,820.95 earned but not yet paid.



## SECRETARY'S REPORT.

TABLE IX.—Numbers in Confinement at certain Dates, and other Statistics of the County Prisons.

PRISONS.	NUMBER IN PRISON—						Average No. of Prison- ers for Year ending Sept. 30, 1873.	No. of Prisoners Vac- ated.	No. Committed for non- payment of Fines and Costs.	No. who paid Fines and Costs.	Amount received for Fines and Costs.	No. of Volumes in the Prison Library.
	Oct. 1, 1872.		April 1, 1873.		Oct. 1, 1873.							
	Jails.	Houses of Correct'n.	Jails.	Houses of Correct'n.	Jails.	Houses of Correct'n.						
<i>Barnstable County.</i>												
Barnstable Jail, . . .	3	3	5	—	5	—	2.98	}	6	5	\$93 07	58
" House of Cor., . . .							1.14					
<i>Berkshire County.</i>												
Pittsfield Jail, . . .	13	61	14	71	11	62	16.04	}	97	44	1,219 50	812
" House of Cor., . . .							63.24					
<i>Bristol County.</i>												
New Bedford Jail, . . .	12	152	3	146	5	169	11.17	}	{ None. 633	None. 201	— 2,849 05	{ 275
" House of Cor., . . .							132.95					
Taunton Jail, . . .	—		40		40		3.35	—	74	23	205 52	—

## PRISONS AND REFORMATORIES.

<i>Franklin County.</i> Greenfield Jail, " House of Cor.,	3	-	-	1	1	1.24 2.76	12	25	19	\$319 15	40
<i>Hampden County.</i> Springfield Jail, " House of Cor.,	19	85	22	99	14	90	18.3 91.06	563	164	1,885 36	150
<i>Hampshire County.</i> Northampton Jail, " House of Cor.,	10	20	7	24	5	17	5.46 20.91	82	47	840 00	350
<i>Middlesex County.</i> Cambridge Jail, " House of Cor., Lowell Jail,	2 90	266	- 42	222	44 40	231	7.27 233.79 53.00	843 288	360 109	4,118 50 1,137 39	137 None.
<i>Nantucket County.</i> Nantucket Jail, " House of Cor.,	-	-	-	-	-	-	-	-	-	-	-
<i>Norfolk County.</i> Dedham Jail, " House of Cor.,	19	40	28	39	25	60	25.35 48.11	{ 93	26 43	653 03 1,060 87	237
<i>Plymouth County.</i> Plymouth Jail, " House of Cor.,	8	2	3	11	11	10	6.58 10.12	{ 25	12 5	170 32 79 75	75

## SECRETARY'S REPORT.

TABLE IX.—Concluded.

PRISONS.	NUMBER IN PRISON—						Average No. of Prison- ers for Year ending Sept. 30, 1873.	No. of Prisoners Vac- cinated.	No. Committed for non- payment of fines and Costs.	No. who paid Fines and Costs.	Amount received for Fines and Costs.	No. of Volumes in the Prison Library.
	Oct. 1, 1872.		April 1, 1873.		Oct. 1, 1873.							
	Jails.	Houses of Correct'n.	Jails.	Houses of Correct'n.	Jails.	Houses of Correct'n.						
<i>Suffolk County.</i>												
Boston Jail, . . .	250	441	232	425	189	516	195.6	*	1,531	683	8,992 54	None.†
" House of Cor., . .							465.65	562	147	49	1,372 40	500
<i>Worcester County.</i>												
Fitchburg Jail, . . .	4	60	6	91	8	79	4.28	None.	279	89	1,367 29	500
" House of Cor., . .							78.61					
Worcester Jail, . . .	13	95	11	100	12	82	9.36		865	279	3,868 95	500
" House of Cor., . .							93.07	150				
Totals—Jails, . . .	554	1,424	452	1,444	507	1,525	435.98	2,742	6,557	2,411	\$35,426 94	3,654
Houses of Cor., . .							1,451.19					

## PRISONS AND REFORMATORIES.

*Children in Prison.*

It has been customary in these reports to show the effect of the new system administered by the Visiting Agency in reducing the number of children confined in county prisons, and providing other and better means of reforming them in families and reformatories. The children in prison on September 30, in different years, are given, the new system not having on September 30, 1869, become operative. The total number of all prisoners, adult as well as juvenile, on the same dates is given, to furnish a proper standard of comparison.

TABLE X.—*Children in Prison under Seventeen Years of Age.*

Prisoners on September 30, in the Years—		Jails.	Houses of Correction.	Totals.
1869.	Boys under 17 years of age, . .	40	46	86
	Girls " " " . .	3	8	11
	Total " " " . .	43	54	97
	Prisoners of all ages, . . .	485	1,164	1,649
1870.	Boys under 17 years of age, . .	16	32	48
	Girls " " " . .	2	2	4
	Total " " " . .	18	34	52
	Prisoners of all ages, . . .	519	1,288	1,807
1871.	Boys under 17 years of age, . .	12	18	30
	Girls " " " . .	—	3	3
	Total " " " . .	12	21	33
	Prisoners of all ages, . . .	466	1,350	1,816
1872.	Boys under 17 years of age, . .	12	9	21
	Girls " " " . .	4	—	4
	Total " " " . .	16	9	25
	Prisoners of all ages, . . .	554	1,424	1,978
1873.	Boys under 17 years of age, . .	11	18	29
	Girls " " " . .	—	—	—
	Total " " " . .	11	18	29
	Prisoners of all ages, . . .	507	1,525	2,032

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SECRETARY'S REPORT.

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## III. THE STATE PRISON.

*General Statistics.*

During the past year the number of convicts in the prison has ranged from 557 to 596, the daily average being 578, or 35 greater than in 1872. The number received during the year was 174 (one being returned for violating the conditions of pardon), or 15 more than in 1872. The number discharged has been 150, and there remain in prison on September 30, 1873, 586, or 24 more than at the close of the preceding official year.

Of the convicts now in prison, 416 were native and 170 foreign; 46 are negroes; 63 are under sentence for life, 15 for twenty years or more, 15 for fifteen to twenty years, 75 for ten to fifteen years, 215 for five to ten years, and the rest for shorter periods. Of the 586 remaining, 90 have served previous sentences, 71 having been committed once before, 12 twice, 6 three times, and 1 four times; 26 are under sentence for murder, 30 for manslaughter, 19 for assault with intent to murder, 20 for rape, 89 for robbery, 183 for breaking and entering with burglary or intent to steal, 27 for embezzlement or forgery.

Of nine deaths, seven were from consumption or phthisis, one from heart disease, and another from hemorrhage. The prominence of consumption as a cause of mortality has been ascribed, in previous reports, to the site of the prison. It has not, however, been sufficiently taken into account that many of the convicts of the class committed to the State Prison have become predisposed to consumption before commitment, by living abnormal lives, many of them passing their nights out of doors in the most inclement weather, sleeping on the ground, taking their food very irregularly, sometimes fasting for a considerable time, and then eating to excess, and drinking intemperately. Such habits will account for cases of pulmonary disease, without ascribing them to an unhealthy site.

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PRISONS AND REFORMATORIES.

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*Finances and Labor.*

The amount received for labor of convicts during the year has been \$131,957.54, being \$5,947.31 more than for 1872. From other sources, viz., visitors' fees and rents, \$4,671.50 additional has been received, making the income \$136,629.04. The total expenses have been \$113,201.66, leaving the excess of income \$23,427.38, against \$21,239.29 in 1872.

The inspectors estimate the cost of supporting the prison for the ensuing year at \$120,000, and its probable revenues at \$135,000.

The contracts for prison labor are less favorable than before, the present contract with the Tucker Manufacturing Company being for \$0.90 a day, instead of \$1.05, as before. The inspectors, unfortunately as it proved, refused an earlier offer of the higher sum. Two contracts have, upon notice from the contractor, terminated, one of which was for 100 men at \$1.17 a day. There is some fear that a portion of the convicts will be unemployed after December 24. The inspectors consider shoemaking injurious to the health of prisoners, and do not propose to renew contracts for the manufacture of shoes. The warden disapproves of the system of calling for bids for convict labor. He recommends that the price be fixed by an Act of the legislature,—a mode of determining its value in a variable market which has no valid reasons in its favor.

*Instruction.*

The evening school, held twice a week, in which a large number of convicts are crowded together, has not been successful. Indeed, it is surprising that the educational effort was made in that form. It was unfavorable to study, and dangerous to discipline. The warden now recommends an entire change of method, the present school to be superseded by instruction in the day time of classes of twenty prisoners at a time, with two hours for each class. A number less than twenty is preferable, being made sufficiently small to prevent communication between the prisoners. It should be added that the teacher should have no outside duties, but should



## SECRETARY'S REPORT.

give his entire time to the work. Only in this way can we understand it, and take pride in its progress. The difference between the usefulness of a person who gives his whole life to a work, and of one who gives only a fragment of his life to it, is always very great.

The chaplain of the prison receives a salary of \$1,000 per annum. He conducts services on Sunday forenoons, at which begins at 9.30 A.M., a prayer meeting, and other services, which end at 12 M. On Sunday afternoons and week days he visits prisoners. The chaplain should be provided with a room or study at the prison, where he may be expected to be found daily, if not visiting the prisoners at their cells or in the shops. A chaplain to be effective must become identified with the prison, and pass his time with other officers, with convicts, not always preaching, but also discussing religious topics, but also taking part in miscellaneous conversation with them, showing interest in their lives, supporting by happy words the efforts at amendment, and continuing in some cases his correspondence or otherwise after a discharge. A room should be provided for the chaplain in the prison, instead of waiting for the completion of a new building, which may not be very near.

*Discipline, etc.*

The warden writes very sharply, in relation to those whom he is pleased to designate as "self-styled reformers," who have a morbid mania to be considered "sympathizing humanitarians," and whose "sympathy is with the victims of vice, and their exertions to reform criminals." One is in some doubt as to what the warden refers to. There are doubtless morbid sentiments which deal with this as with all subjects, but they are not among those whose thoughts and labors are given to the improvement of prison discipline. This latter class of notions which are incorrect, or cannot be reduced to practice, but they are not those who solicit pardons for prisoners, and weaken the authority of prison officers. Would

## PRISONS AND REFORMATORIES.

If those who think and write much on the subject, and those who have the actual charge of prisons met in more frequent conference, and interchanged views? They would then be much more likely to understand each other than by exchanging shots at a distance. The national prison congresses which have met at Cincinnati and Baltimore, with the next, which is to be held at St. Louis, furnish the means of such a comparison of experience and doctrine. They have been participated in by such accomplished wardens as General Pilsbury of Albany, Colonel Burr of Columbus, General Viall of Providence and Mr. Brockway of Detroit, and by similar officers from all the leading States. It is to be regretted that as yet no Massachusetts prison officer has considered that he could add to his own capacity for usefulness by joining in their counsels.

Since the earlier part of this Report was printed the commissioners upon the construction of the new state prison, with the approval of the governor and council, have fixed upon a tract of land in Concord as its site. This subject has already been referred to (*ante*, pp. 23-24). A committee of the legislature of the year 1850 (House Doc. No. 140) gave reasons in favor of a site near the metropolis, which are equally applicable now.

## IV. THE REFORMATORIES.

The state institutions of this class have been considered in previous pages of this Report. The information obtained respecting other reformatories is here given.

*The Boston House of Reformation.*

During the year ending September 30, 1873, there have been 225 commitments to this institution, and 232 discharges, leaving the number of children at the end of the year 290, or 7 less than at the beginning. Of this number, 265 are boys and 25 girls. The average number for the year has been about 304, a little less than in 1872.

Of the 225 commitments, 82 were for truancy, 76 for vagrancy, 44 for larceny, and 23 for various offences, one being

## SECRETARY'S REPORT.

committed as a common drunkard. They are for minority, 68 for two years, 34 for one year, 14 for six months, and the rest for terms ranging from two months to two years.

The expenses of the institution for the year 1873, viz.: \$18,898.47 for provisions, \$48,542.22, salaries, \$1,230.37 for fuel and light, \$5,547.50 for bedding, and \$16,664.88 for miscellaneous

*The Lowell House of Reformation*

During the year past this institution has received 100 boys; 37 of them from Lowell, 6 from Charlestown, 1 each from Chelsea, Woburn and Winchester. 14 fourths were committed for truancy. The whole number entering the year has been 91, and the average 38. 100 has occurred in the institution since its opening. 100 not belonging to Lowell \$2 per week is charged. 100 tional sum of \$40 a year for clothing will be received. January 1, 1874.

*The Plummer Farm School, at Salem*

During the past year this school has had 40 boys and an average of 28. But one was received from the city, at \$2.00 per week.

Some of the boys are committed by the justice for their minority, for petty offences, and those received from the Police Court for one and two years.

Additions have been made to the building and

The boys earned on the farm and in the city \$106.68 each, and the earnings of the present year nearly as much.

The truant school in Worcester reports 11 boys entering the year, and 14 discharges. The whole number for the year has been 22, and the number remaining at the close of the year, 30, 1873, is 8. The age of pupils ranges from 10 to 16. The average sentences are ten months, and the average detention a little more than nine months.

## THE TOWN PAUPERS.

## PART FIFTH.

## THE PAUPER RETURNS.

## THE TOWN ALMSHOUSES.

During the year, 217 almshouses have been in use, and these have accommodated the poor of 225 towns; the remaining 117 towns have made provision for their poor generally in private families. Two towns of the latter class own almshouses, of which they make no use.

The number of almshouses now in use is but five greater than in 1864, when the Secretary's First Report was prepared. Nine almshouses of those now used, however, have been built or purchased since that date, and eleven others have been remodelled and enlarged, so that the aggregate of rooms which the towns and cities devote to their poor is greater by nearly 400 than in 1864. These will accommodate comfortably 6,900 persons; but few of them are ever full, and many have on an average only one or two occupants. Much needless expenditure would be saved to the towns if local prejudices could so far be modified as to permit the adoption of a system of district almshouses in place of the present town establishments.

The reported value of the almshouses now in use is \$2,243,473.19; the poor-farms, containing 21,945.12 acres of land, worth with the buildings thereon, \$1,756,702.57, and the personal property being estimated at \$486,770.62. The real estate thus appears to have increased in value by \$171,836.57 since the report of 1872, although the farms contain 386.5 acres less than then. The personal property has also increased in the same time by \$16,154.76.

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The almshouses have contained within the year 4,165 paupers, or 326 more than in 1872; but the average number has been 2,578.67, or 11.69 less than in 1872. The cost of their maintenance, has been \$371,189.90, making the average weekly cost of each pauper, \$2.77, and if interest on the value of almshouse property be added, \$3.77, against \$2.77 and \$3.68 respectively in 1872.

*Full Support.*

The number of persons receiving full support any part of the year has been 5,768, an increase of 457 as compared with 1872. The average number fully supported has been 3,848.55, or 40.51 greater than in 1872. These have been supported, 2,578.67 in almshouses and 1,269.88 in lunatic hospitals or in private families. The cost of full support has been \$616,103.33, equivalent to \$107 for each person of the whole number, and an average weekly cost of \$3.08. Of this expense, \$371,189.90 was incurred by the almshouses, and \$244,913.43 for outside support, the average weekly cost at the almshouses being \$2.77, and outside, \$3.71.

*Partial Support.*

The number of families, or of individuals without families dependent upon them, who have been aided on application during the year, has been 10,580, or 1,362 more than in 1872. As usual, two-fifths are males and three-fifths females. The new cases number 3,644; 4,855 had settlements in the towns rendering the aid, 1,115 of them by military service; 2,830 were aided by towns in which they did not reside. These 10,580 persons, with those dependent on them and participating in the relief, numbered 27,070; the sum received by them was \$364,300.83, or \$34.43 to each family and \$13.45 to each individual relieved.

*Vagrants.*

The returns give the number of vagrants provided for during the year as 45,653, or, with the addition of the lodgers in the station houses of Boston, 88,037; showing

## THE TOWN PAUPERS.

the very large increase of 19,140 in the cases of vagrancy, as compared with 1872. A due allowance for the repeated appearances of the same individuals, based upon former comparisons, would reduce the constant number of vagrants to less than 30,000. The direct expense of accommodating these vagrants has been more fully reported this year than before. The aggregate (\$22,075.83) is still far below the fact, this sum not embracing the cost at police stations. This amount makes a part of what is elsewhere reported as partial support.

Three-fourths of the towns that have almshouses lodge their vagrants in them, some towns also occasionally making use of lock-ups, hotels or private houses. Twenty-two other towns of this class lodge vagrants in lock-ups only, four in hotels only, and three in private houses. Of the towns that have no almshouse, or use none, one-half lodge vagrants in private houses, often those of the overseers, sometimes under contract; one-fourth send them to hotels, and one-fourth supply lodgings in lock-ups, hotels or wherever is most convenient.

*Summary.*

The whole number receiving full support within the year has been 5,768; the number receiving partial support 27,070; the estimated number of vagrants, 30,000; making a total of 62,838 who received more or less aid from the towns and cities within the year. The whole cost has been \$980,404.16, divided as follows: viz., for full support, \$616,103.33, and for partial support, \$364,300.83,—the latter sum including vagrant expenses, to the amount of \$22,075.83.

If suitable allowances be made for the sums paid by towns for support of children at the reformatories,—which are not, properly speaking, a part of the expenditures for charity,—for cases in which the expenses of paupers are reported both by the town directly, and by that indirectly aiding them, and for such part of the cost of sick state paupers as may be reimbursed to the towns by the State, the aggregate expenses as stated above would be reduced to about \$860,000; still exceeding by \$60,000 the expenses of the previous year.



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SECRETARY'S REPORT.

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PART SIXTH.

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PAUPERISM, CRIME, DISEASE AND INSANITY, WITH  
REFLECTIONS UPON FOREIGN INSTITUTIONS.

## SUMMARY.

The preceding pages of this Report have given in some detail, and the tables of the Appendix will show more fully, the statistics concerning the poor, the insane, the vicious and the criminal, furnished by the year's experience of the institutions in the State devoted to their care. For the purpose, however, of giving a ready means of comparing the results of successive years, to show the tendency towards the increase or the diminution of these evils, the following summaries are here presented.

1. *Pauperism.*—*For the year ending September 30, 1872,* there were admitted to support 2,473 state and 1,661 town paupers; in all, 4,134. The whole numbers supported within the year were 4,265 state and 5,311 town paupers; in all, 9,576. The average number was 5,746; viz.: state, 1,938; town, 3,808. There remained on September 30, 1872, 1,721 state, and 3,687 town paupers; in all, 5,408.

*For the year ending September 30, 1873,* there were admitted to support 2,549 state and 2,081 town paupers; in all, 4,630. The whole numbers supported within the year were 4,269 state, and 5,768 town; in all, 10,037. The average number was 5,813, viz.: 1,965 state, and 3,848 town. There remained on September 30, 1873, 1,933 state and 3,760 town paupers; in all, 5,693.

There has thus been in 1873, as compared with 1872, an excess of 496 in the number admitted to support as paupers:

## PAUPERISM, CRIME, DISEASE AND INSANITY.

61 in the whole number within the year; 67 in the average number; and 285 in the number supported at the close of the year.

These figures relate exclusively to paupers receiving full support, the state paupers being maintained only in the institutions, and the town paupers in hospitals, almshouses and private families. It is proper to add to this number such sick state poor as are maintained during their illness, partly by the State and partly by the towns, an average of 350 for the past year. Besides these, 24,000 persons the former year and 27,000 in 1873 received assistance from municipal authorities,—nearly two-thirds of them being persons who receive stated relief from year to year; and an estimated aggregate of 30,000 vagrants infested the State.

2. *Crime.*—The number of commitments during the year ending September 30, 1873, to all the prisons, including the house of industry and the state workhouse, has been 20,956, an increase of 875 over the number (20,081) of commitments last year. Of these commitments, 11,829 were for drunkenness, an excess of 203 over those for the year ending September 30, 1872. The number of persons committed, which is always less than that of commitments, has been 17,430, an increase of 575 over (16,855) the number committed last year. Of the whole number of persons, 3,328 were females, being, as last year, less than one-fifth of the whole. The number committed under 15 years of age has been 80 (72 males and 8 females), against 117 (111 males and 6 females) committed last year, a decrease of 37 during the present year. Of the 17,430 persons committed during the year, 9,709 were born in foreign countries, 2,778 in other States, and 4,923 were natives of this State. Of the whole number of persons, 4,776 had no education, 7,731 were married, and 2,669 were minors, being an increase of 57 over the minors committed last year.

There has been a decrease of 42 from last year in the whole number of crimes against the person; while there has been

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an increase of 480 in crimes against public order and decency ; and an increase of 522 in the crimes against property.

There were in confinement in all these prisons on September 30, 1872, 3,461 persons ; on September 30, 1873, 3,600, an excess this year of 139. The average number for the year ending September 30, 1872, was 3,217.92, and for the year ending September 30, 1873, 3,403.92, an increase of 186 over 1872.

The Secretary desires to call attention to the views in relation to the statistics of crime expressed by him in his last annual report, and the importance of considering a change in the prison returns. (Ninth Report, pp. 178, 179.) The present tables, as popularly read, do not furnish a fair basis of comparison with the statistics of other States and nations, and are sometimes unjustly cited to our disadvantage.

*Pardons.*—The executive pardons for the calendar year 1873, not yet expired, will probably not exceed 50, that being the number up to December 23, inclusive. This is a reduction to nearly one-third of what they were for a period of ten years preceding the administration of Governor Washburn, the average for the eleven years ending with January 1, 1872, having been 145.

3. *Insanity.*—For the year ending September 30, 1872, the admissions to the institutions for insane in this State, were 1,372 ; the whole number under treatment, 3,352 ; the average number, 2,054 ; and the number remaining at that date, 2,035. For the year ending September 30, 1873, the admissions have been 1,282 ; the whole number, 3,317 ; the average number, 2,053 ; and the number remaining, 2,058. Of these admissions, however, less than 58 per cent. were new cases. More than two-thirds of those admitted, viz., 1,037 in 1872, and 1,002 in 1873, are also classed as state or town paupers in the statements concerning pauperism on page 108. The details relating to insanity will be found tabulated in the Appendix.

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FOREIGN INSTITUTIONS.

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## FOREIGN CHARITABLE AND PENAL INSTITUTIONS.

The Secretary, during parts of the summer and autumn, inspected penal and charitable institutions in Europe, principally in Great Britain, France, Belgium and Germany, and conferred with persons interested in their management. Full notes were taken at the time, but the just limits of this report require their abbreviation here. It is not proposed to enter into details further than will be necessary to illustrate systems and present points of comparison and contrast with our own. The examination was made for the purpose of discovering methods suggestive of improvement in our own institutions, and not of exposing the faults of others or finding occasions of self-gratulation.

It should be understood that the Board is not responsible for the opinions of the Secretary's reports, unless it has in some way expressed them as its own, a caution to be especially borne in mind when institutions, which are the subject of criticism, have not been inspected by its several members.

*Lunatic Asylums.*

The provision for lunatics, in Europe, is, all things considered, not superior to what is made in the New England States. There is the same kindness and thoughtful consideration for their welfare on both sides of the Atlantic. The number to be cared for exceeds the capacity of institutions on both continents, and there is not much difference in this regard. The limbs of patients are in some countries less confined with camisoles and other means than with us, but the violent, instead of being thus bound, are shut up alone in rooms from which the light even is sometimes excluded. It seems better, where the choice is necessary, to fasten the hands rather than confine to solitude, shutting off all association. Ours are not behind the European asylums in endeavors to amuse and employ the patients, and our provision of a tract of land for their exercise and employment is greater than is usually found abroad. Two differences in

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construction may be noted. Generally the European asylums have only two stories for the dormitories of patients, with a basement beneath for storage, cook-room, etc. This is a better arrangement, for various reasons, than ours, where there are three and even four stories for patients; and it is desirable that in the construction of the new hospital for the north-eastern part of the State this plan shall be followed. The European asylums do not, like our own, have a long hall with rows of dormitories on each side; but there is only one row, with a walk and windows on one side, and windows also on the other, thus securing better air and light. The proportion of separate dormitories to the whole number of patients is probably greater with us than in the foreign asylums.—certainly it is not less.

The only lunatic asylum in Vienna was visited. It contained 500 inmates, with 133 attendants and servants, and was crowded about as our state hospitals have been. This hospital, with two others—one near Vienna containing 250 inmates, and one at Ips with 400, in all 1,150—make the provision for about two millions of people. There is but little land connected with the institution, and no opportunity of field work for the male patients. There are no pictures on the walls as with us. Camisoles and mechanical restraints are not used, but violent patients are secluded. The cost of support does not vary much from that at our state hospitals. The superintendent seemed to be humane and to understand his specialty. The most violent patients were not shown—a customary omission when a visitor is escorted through a foreign hospital.

The asylum at Munich had 425 patients. It was crowded as our state hospitals have been, and not superior to them in its appointments. Here, as at Vienna, the dormitories are on one side only of the long halls, with windows on the other. Camisoles are not used. A few men were sawing wood.

At Antwerp there is a city asylum for lunatic paupers, with 155 inmates, provided with no land except two small back yards, one for each sex. Some rooms had from 15 to



## FOREIGN LUNATIC ASYLUMS.

30 beds; and there were a few separate dormitories. The men were picking oakum, making baskets and mats, tailoring, mending shoes, and paring potatoes, and the women sewing or doing domestic work. There were seven women in one room whose hands were bound with leathern cuffs, and their bodies fastened to a seat. One agitated patient was shut up in a darkened cell. One room is padded. Beds with a special contrivance are provided for those who are accustomed to soil them. There is a chapel and an amusement room, with a piano. A patient was called in who sung for my entertainment as the superintendent played. The institution was very clean, and its management superior. The superintendent had a private aviary of his own in one room, with 150 canary-birds, almost equal to the number of patients. This reminded me of our own superintendents, who vary the immediate care of the insane with an interest in farming and good stock, and putting up new buildings. All this is well. There is some reason to believe that constant intimacy with the insane through life is apt to give an eccentric direction to the mind, unless the tendency is corrected by much relaxation or communion with nature and the outside world.

The lunatic asylum for paupers at Ghent, called *Hospice de Guislain*—from the name of its benefactor—has 470 inmates, its full capacity. It has two stories of modern construction, and is well arranged, as well as provided with extensive grounds. It is under the direction of priests or a Catholic brotherhood. There were 70 boys, idiotic or weak-minded, of whom 30 were in a school, where a priest was teaching them. The patients generally sleep in common rooms, with a large number in each. More than usual effort and skill are shown in employing them. For work there was shoemaking, book-binding, combing flax, making twine, weaving cloth, and smith and carpenter work, together with labor in the garden. There are rooms for music and smoking. The patients are of the quiet class. Women are not admitted here, but are elsewhere provided for.

The lunatic asylum at Charenton, near Paris, has been devoted to its present use since 1644—probably the oldest one



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in the world. It was the scene of the reforms of Esquirol, whose statue stands in the courtyard. It was enlarged in the time of Louis Philippe, and since. It is beautiful for situation, overlooking the Seine, and adjoining the Park of Vincennes, where St. Louis held his court. There are 600 patients, all of the paying class. They sleep very much in common rooms, which are not, however, crowded. There is a library and also a billiard-room. The patients shown were not engaged in any work. The general provision for the comfort and care of the insane did not appear to be superior to what is found in the higher class of American hospitals. Indeed, in both countries it is much the same. There is a new hospital for convalescents near the Charenten asylum, but it was not visited.

In the great almshouses of Paris—*La Salpêtrière* (for women) and *Bicêtre* (for men)—there are departments for the pauper insane—the former having 200 and the latter 640 inmates, both with schools for idiot children. Here Pinel rendered his great service to mankind. Except in the case of violent patients, all sleep in common rooms, with 20 or 30 beds in each. The general arrangements are not superior to those provided at our receptacle for state pauper insane at Tewksbury, and not equal so far as labor and out-door exercise are concerned. One peculiarity of the regime was noted at *La Salpêtrière*. Means are provided for giving agitated patients a forced shower-bath. The object seemed to be to apply a counter-irritant in certain cases. At *Bicêtre* is a special building for convict insane, circular in form, with four divisions, each having six rooms, and making twenty-four in all. A guard standing in the centre can observe the movements of all. There are yards adjoining for exercise.

The lunatic asylum at Colney Hatch, which is less than an hour's railway ride from London, is the largest in the world, having 2,000 patients, all paupers, and is under the superintendence of Dr. Edgar Shepherd, a high authority in his profession. The hospital does not differ essentially from the large hospitals in this country—as, for instance, that at

## FOREIGN LUNATIC ASYLUMS.

Utica, New York. Some patients sleep in separate dormitories; but generally they are in common rooms; sometimes 80 in a room. Efforts are made to occupy their minds with work and amusements, but not more than with us. There is a large brewery in the enclosure, and each patient is allowed a pint of beer a day, and more when engaged in hard work. A proposition to add this department to our state lunatic hospitals would probably encounter opposition.

An interesting visit was made to a lunatic asylum for the pauper insane of the quiet class, near Watford, less than an hour's railway ride from London, built on the block system, and having 1,800 patients. Violent patients are removed to other hospitals, this being intended for the harmless and imbecile class. There are twelve buildings, 100 feet apart, surrounding a court, and connected by a one-story walk. Each building has three stories, and each story is mainly taken up by a long hall with 20 or 30 windows. The lower hall is used for a sitting and dining-room, and the two upper for dormitories, each of which contains 80 beds, with no division between them, except that a partition six feet high runs through the hall, with 40 beds on each side of it. Rooms for cooking, washing, storage, and a few separate dormitories are at the end of the halls. Each block, with its 160 patients, is in the charge of one attendant with three assistants. The patients do not remain in the dormitories in the daytime. Light and air are admirably diffused through the blocks, and there is no peculiar odor. There is an infirmary for the sick and paralytic, with a greater provision of separate rooms. Seven shillings a week is the cost of support. A part of the patients were at work in the fields, and at tailoring and shoe-making. The buildings, including the chapel, are of brick, and tasteful in appearance. Eighty acres of land are attached to the institution. The government is building another hospital near London on the same plan.

Volumes have been written of Gheel\* and its colony of

\* *Gheel ou une colonie d'aliénés. Par Jules Duval. Paris. 1867. "Gheel, the City of the Simple." London. 1869. The last is written in a sentimental and not trustworthy style. The former also mingles too much romance with its facts.*

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lunatics, and it is not proposed in this account to add another to the list. Its origin is earlier than authentic history, and belongs to a legendary period, when the idiotic and foolish are said to have been cured at the shrine of St. Dymphna, an Irish girl, who fled hither from the incestuous passion of her father, and who, pursued by him, fell a martyr to his revenge. It has a local history of its own, not always marked with humanity; but it was not till 1851 that the Belgian government organized it. It has had since then two directors: the first, Dr. Parigot, who resigned in 1856, and his successor, Dr. Bulekens, who still remains at his post. To the latter has been confided the care of the Empress Carlotta, who is under treatment at a place near Brussels.

The Gheel system is the *boarding-out of lunatics in private families* under the supervision of a central establishment which was organized in 1851. The present building,—well arranged for the purpose, and including the director's residence and an infirmary,—was erected in 1858 at a cost of \$50,000. Here the patients are received, and after their cases have been examined, distributed among the families, while some requiring special treatment are retained; the infirmary having accommodation for 60 patients. The colony contains 1,300 lunatics, distributed among 850 families. Here they are visited twice in a week by the inspectors (*gardes de section*) each having charge of a district. Lunatics who continue violent or dangerous are not kept at Gheel, but are sent to the close hospitals. Its function is admitted to be a limited one, that of providing for the harmless and tranquil class. It does retain, however, some who are intermittently agitated, but these are isolated and, when necessary, their hands and feet are confined to prevent escapes or injury to others. Distinct hamlets are assigned to these, as also to epileptics, idiots and paralytics.

For the support of a pauper lunatic \$1.12 per week (*80 centimes* a day) is paid, but the party boarding him (*nourricier*) receives only 84 cents a week (*60 centimes* a day) the difference being applied to medical attendance, supervision and clothing. The price for paying patients varies according

## FOREIGN LUNATIC ASYLUMS.

to their lodgings and table fare, ranging for a year's board, from \$80 to \$300, and sometimes, but not often, exceeding that amount. In one house were two patients, each paying \$600 a year, and provided with sumptuous apartments. The patients usually take their food at the family table, and are supplied with as good a room and conveniences as members of the family. The houses where the paupers are boarded are primitive, but quite neat generally, though not always. One room in some houses is appropriated to a store, where bread, beer, confectionery or other articles are sold. Twenty houses were visited and the patients seen, if on the premises, and their apartments examined. They were knitting, sewing, tending the store, engaged in house work, walking in gardens in the rear of the houses, and some of them in the streets. In the houses entered about noon, dinner was being served. The food, if simple, was wholesome, and as good as that of the same class elsewhere. Nothing indicated that the boarders were unkindly treated. The system is evidently not adapted to excited patients. In one house a woman of this class was shut up in a room darkened by the closing of a wooden blind, and she was strapped to the bed. There seemed to be no reason for excluding the light from her. The patients are generally Flemings, and are of all classes, not excluding the learned professions. One, a lawyer, had a good library with French law books, Mill's Political Economy and Everett's Washington. The general type is that of the poorer and middling classes. There were three English, one a young girl from London who had but recently arrived, well dressed and of pleasant countenance, engaged in embroidering. She said the people were very kind to her. There are a few French in the colony. A Russian young man, who spoke English, said he had been "nervous" and had come to Gheel for quiet, but he did not appear to be insane. He was a perfect polyglot, and made himself useful as an interpreter. The difficulty of language was also in a measure overcome for me by the good offices of a native of Gheel, who is the Catholic priest at Bath, Maine, and who was then on a visit to his old home.

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. The general impression made by Gheel is not unfavorable, though it does not deserve the fine writing of M. Duval, and of the anonymous author of "The City of the Simple." We shall be slow to follow some of the methods of dealing with lunacy which they detail approvingly, as letting a maniac with a destructive frenzy break all the glass he will, and quieting another's rage, while brandishing a deadly weapon, by putting an infant into his arms at the risk of its life. If we had a remote rural town, ten miles from all railways, where the boarding of the insane had been the traditionary employment for generations, it would be well to perpetuate it if we could. The more free air and open sky one can have, whether his malady be of mind or body, the better. But it would be impossible for us, indeed for any people, to create a new Gheel at this day. The existing one is a tradition, but a tradition cannot be created at will. This singular community placed on sterile soil has been preserved by its isolation and the rare simplicity of the life around it. If a railway were to come to the town, or certainly if a large manufacturing establishment were to be set up, which should give profitable employment to the people, bringing in a new population and materially changing the community, the colony could hardly be kept up a twelvemonth. The exceptional character of the community is shown by the fact that in adjoining towns the people cannot be induced to receive lunatics into their homes. The difficulty is all the greater with us where there are so many other occupations more attractive than that of keeping boarders, even of the least troublesome and most agreeable kind. Here, in Massachusetts, it is often quite difficult to find a boarding place for the teacher or clergyman.

The Gheel system, even if practicable, is only adapted to quiet, harmless patients. Indeed the indigent part of the colony reminded one of the imbeciles who are seen in our town and state almshouses, and are not even by us committed to lunatic asylums. Violent and excited lunatics should be more closely under the eye of superior intelligence, and should not be confided to such simple people.



## FOREIGN PAUPER SYSTEMS.

*Pauper Systems.*

Three periods in the history of poor relief in modern Europe have been noted. During mediæval times and until the Reformation, it was administered chiefly by the Church—a system which has been perpetuated in Holland to this day. The clergy found in its distribution a source of power, and they imposed almsgiving on penitents as a condition of salvation. This was the first period,—that of the ecclesiastical relief of poverty. Civil rulers became alarmed at the spread of idleness and pauperism which ensued, and undertook to repress them by severe penalties on begging, such as flogging, banishment, imprisonment and death. Such were the acts of the parliament of Paris in 1596 and the Bavarian criminal code of 1751. This system of repression marked the second period. But as such legislation made no judicious provision for the poor, it was revolting to humanity and became ineffective. It was reserved for a later period—the third—coming earlier in some countries and later in others—to organize a system of poor relief which aimed to harmonize economic principles with natural instincts by relieving real destitution and exacting labor of able-bodied applicants. England anticipated other countries in this beneficent reform by an Act of 1572, and more fully by the Act of 1601, passed in the reign of Elizabeth. The crucial point of the modern inquiry is, how at the same time to satisfy humanity and minimize pauperism—how to relieve real want, and yet not encourage idleness and improvidence.

The poor-relief systems of most European countries seem a medley to a stranger. They are an outgrowth of old traditions, and each abounds in details peculiar to itself. Some general features may, nevertheless, be worthy of note.

It is a doctrine almost universally accepted that the relief of the poor cannot be left wholly to private charity. If so left, the burden of contribution is sure to fall unequally on the benevolent, and the distribution is equally sure not to be equal in respect to need and merit. But it has not been



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found easy to draw the dividing line between the legitimate spheres of public and private charity.

The state uniformly determines the general conditions under which relief is to be given, but it imposes the burden and expense on local divisions, generally the commune or municipality. Sometimes it imposes the obligation of support on a larger political division where no municipality is liable under the conditions named. The Land Poor Unions of Prussia have this exceptional liability where no particular commune is liable.

Regulations determining the liability of particular municipalities, in the nature of *settlement laws*, exist in Europe as with us; but very rarely is so long a residence required of a citizen in order to gain a settlement as in Massachusetts. A recent law of Prussia gives a settlement on a one year's residence. In Norway, two only are required; in Denmark, five; and in the Netherlands, six. Our law requires ten, with payment of taxes for half the period, except where property or other peculiar qualifications allow a shorter term. The Secretary's Eighth Report (1870-1), criticised at length our inherited system, which modern society has outgrown.

There are many different modes of raising the funds for the relief of the poor. The way practised with us, and much the best one—that of including the amount in the total sum raised for all the purposes of government, without discrimination—is not a favorite one in foreign countries. It is sometimes levied as a separate tax, called poor rates. But there is a prevailing indisposition to raise the amount by general taxes levied on the community. Often it is made up of exceptional and miscellaneous revenues, as fines, taxes on game, theatres and lotteries. Voluntary contributions from individuals and churches, and legacies supplement the revenues from these sources, and are sometimes mainly relied on. These gifts collected by the authorities, and at times accompanied with pressure or threats, are like forced contributions.

The judicious administration of systems of public relief in Europe has been much interfered with by numerous *private charities*—often ancient foundations—and also by the indiscriminate almsgiving of individuals. Thus it is impossible

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to enforce a law against mendicancy if every passing citizen or stranger thinks that in order to save his soul or sustain his reputation for generosity he must drop an obolus or penny into the extended hands of street beggars. It is the complaint in Switzerland that it is easier to manage the beggars than those who give to them, particularly women, who insist on this mistaken way of relieving the poor. Nor can idleness be made to feel the pressure of want as it deserves, when mendicant orders or charities are rivalling each other in bestowing bounties on it. There is truth in the remark, that "abundance of means is the greatest danger of all in the relief of the poor." It has been found necessary, as in the national code of Prussia, to restrict by law the operations of such bodies, when conflicting with public policy. This criticism is, however, directed rather against foundations for the general relief of poverty than to such as provide, like most of those in this country, for the relief of special disabilities and maladies, as blindness, idiocy, epilepsy and the like.

Both *in-door* and *out-door* relief are admitted modes in nearly all states. An almshouse, while a necessary part of a wise pauper system, is rarely regarded as an exclusive mode of relief. The attempt to dispense with all out-door relief has been made, as at Bremen in 1698, and at times in England, but not with lasting success. The notions of economists, when pressed too far, always encounter the resistance of humane instincts, which is fatal to the practical working of any harsh system.

Foreign laws often impose on *kindred* a wider obligation than ours in the relief of pauperism (General Statutes, ch. 70, § 4). Thus the code of Prussia extends it to brothers and sisters. Masters are sometimes required for a certain time to support their sick servants. The relief is also regarded as a loan and not a gift, and the debt may be enforced against the person relieved if he afterwards acquires property, or against his estate after his death; a provision not existing with us against a living person in any case, or against the estate of a deceased person, except where he was receiving

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relief *at the time* of his death. (General Statutes, ch. 70, § 21. *Stow v. Sawyer*, 3 Allen's Reports, 515.)

The importance of *separating pauper children* from adult paupers by providing special receptacles for them is insisted on in Europe. Orphan asylums and homes for destitute children abound, but the distribution of them is more difficult there than in this country. Here it is comparatively easy to place out a healthy and promising child of eight years; but in older countries there is a greater dread of the expense and less desire for child-life in the house. Children who are graduating from orphan, industrial and reform schools are placed with shoemakers and tailors; but not so much with other kinds of artisans or with farmers. The managers of the Mettray School, however, state that they are offered more opportunities with farmers than they can meet. The officers of reformatories in England have a different experience as to English agriculturists. The English, too, seem to have a passion for founding large orphan asylums, and it is doubtful if they understand so well as we the art of distribution.

The *tour*, or turning box for depositing illegitimate infants in *foundling asylums*, so that the person leaving them shall be unknown, is passing into disuse. It was discontinued at Antwerp in 1860, and several years ago at Paris. Its abolition has not increased infanticide, as was feared, but it has greatly reduced the number of foundlings. They are received, in Paris, at the *Hospice des Enfants Assistés*. This institution was founded in 1640, by Saint Vincent de Paul, whose statue stands in the court, with one arm holding an infant, and the other extended to lift up a foundling. It admits and disposes of 4,000 infants in a year, but has not more than 200 at a time. Withal, it is one of the most interesting sights of the great city. It sends, every day, the infants to the country to be boarded, paying to the nurses five francs (one dollar) a month for nursing, without clothing, and employs inspectors to see that they are properly cared for. It encourages and assists mothers of illegitimate infants to bring them up; and it is thought that this policy accounts for the recent large diminution in the number of abandoned infants.

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*The Elberfeld system* of poor relief, one worthy of close examination, has been for some years carried on in a Rhenish town of that name, lying north of Cologne, and near Dusseldorf. It has been the subject of much discussion, as well as personal inspection. It was devised by a banker, Daniel Von der Heydt, still living, though not now, on account of physical infirmity, actively engaged in its administration. It was put in practice in 1853-4, and its results have been remarkable. Thus, in 1852, with a population of 50,364, 4,000 paupers were relieved, at a cost exceeding \$44,000. Although the population increased, yet the number of paupers, and the cost of relief largely diminished as soon as the system was put in operation, so that in 1869, with 71,000 inhabitants, only about \$19,000 was expended, and the number of paupers had fallen to 1,062. The characteristic idea of the system is that it establishes a very minute and constant *supervision* carried on by unpaid visitors of the best class, who are selected from well-to-do citizens, shopkeepers, manufacturers, master mechanics and professional men. These visitors are appointed by the municipal government for a certain period, with terms expiring in different years; and the appointments have been accepted with alacrity by the best citizens. It is considered essential in the system, that each visitor's district should be very small, and the poor under his inspection very few, not to exceed at a time four families, or even two, so that he can do the work thoroughly, and without interfering with his regular occupation. This provision has been made because under most systems the relieving officers who make the investigations are so overworked, that they are unable to prevent constant imposition. Great emphasis is placed upon the *voluntary* and *gratuitous* service rendered by the visitors, and the *personal* element which it brings into the system. "Everything can be done by personal intercourse with the poor, nothing without it," said one who had shared in the administration of the system. In this way persons belonging to the intelligent and prosperous classes are put in immediate relations with the poor, where wisely-directed sympathy and good counsels may do more than the relief doled out, to lift them

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from poverty to a self-supporting condition. This is a service which merely official persons can never do half as well. It is also an incidental advantage, that a larger number of the best minds in a community become educated and trained in those sound principles and methods of aiding the poor which relieve want without spreading and perpetuating pauperism.

The visitors are required to prosecute a thorough investigation, finding out what other means the applicant may have; what relatives of his are bound by law to support him; what voluntary charity is received by him; what is his capacity for labor, and all other pertinent facts, and to watch his case so long as any aid is continued. The visitor reports all the facts to a municipal board created for the administration of pauper relief; and this board determines whether the relief shall be granted, and to what extent; but he may, in case of urgency, give temporary relief, awaiting its action. The relief is always granted for a very short period, and the cases are often reheard and revised. Care is taken, while sufficient relief is given, not to have it so generous as to make public support attractive. There are strict police laws, punishing with imprisonment refusal to work, the wasting of the relief granted, and the mispending of time in play, drink or idleness, so as to require public aid. The system is fenced about with other restrictions and precautions, which, together with its peculiar official machinery, need not be detailed here. The one essential idea is, the minute and constant supervision of applicants for poor relief by the best citizens, each having not over four cases under his charge, and serving gratuitously.

It has been the fate of many systems which promised great results, that they have not long survived the capacity and enthusiasm of their authors. A system, when reduced to a mere machine, is but little; it is only great when inspired by a soul. The Elberfeld system has been thought to have been sustained by the earnestness and vigor of Mr. Von der Heydt. It has, however, been applied successfully in the neighboring towns of Barmen and Crefeld, and its leading idea is simple and practical. The important town of Bremen contemplates a similar method in the revision of its system now going on.

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The essence of Dr. Chalmers' successful management of poor relief in St. John's parish, Glasgow, consisted in its superior system of inspection, and in the personal attention of people of station and character to the poor.

In no other country, probably, are the thoughts of the best minds so much given to the subject of poor relief as in England. Among those whose studies have taken this direction may be named Mr. Fawcett, M. P., Mr. Bosanquet and Mr. Longley, the last being in the Local Government Board. A reference to the points to which efforts and discussion are at present directed, may here be made.

The judicious coöperation of public and private charity has been greatly promoted in London by the Charity Organization Society, established a few years ago. In a measure it meets local difficulties, but its idea is of broader application than the metropolis. There are in London a very great number of private charities, as one can see by an examination of "Low's Charities of London," some being ancient, and many not well administered. There is the greatest likelihood in the operations of these as also in the benefactions of religious bodies and associations, that "overlapping" will take place—that is, that some poor persons will be many times relieved from different private sources, with perhaps the addition of public relief, while other poor persons will suffer from neglect. So great are these embarrassments that one is sometimes disposed to think that it would be better if most of these old eleemosynary establishments were to be dissolved, and a new beginning made. The society referred to has undertaken, by means of its central office, and the formation of local committees in each of the thirty Poor-law districts into which London is divided, to put these various instrumentalities of charity, private and public, into communication with each other, and with the poor-law officers; to secure unity of action among them; and to furnish to any individual society or public authorities applied to for relief all the information as to applicants which may be necessary for wise and humane action. It does not undertake, except to quite a limited extent, to supply material aid of its own, and such aid when given is by a loan



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rather than a gift. Its secretary is Mr. C. B. P. Bosanquet, whose published views on the relief of the poor are marked by clearness and good sense. Its example has been followed by the creation of similar organizations in other cities and large towns. Not the least among its advantages has been its influence in educating the public in the true principles and methods of relief, checking misdirected charity, making the subject of pauperism one of general interest among intelligent persons and rate-payers, and promoting the election of a higher class of guardians, or as we call them, overseers of the poor. Besides its specialty of organizing charity, it has given much labor to the investigation of particular topics of pauperism, and to the issue of pamphlets and broadsides upon them for popular reading. To show its standing, it may be added that its conference on "out-patient hospital relief" in December, 1871, was attended and addressed by Mr. Stansfeld, a member of the Cabinet, and President of the Local Government Board.

The idea of the Elberfield system has also to a limited extent been put in practice in London. The local relieving officers are so overworked that it is impossible for them to discriminate often between cases of necessity and those of imposition; and besides, the limited and perfunctory nature of official service disables them from entering into relations of confidence with the poor, and giving counsels and other like aid, often all that is really wanted.

Accordingly, in some Poor-law districts of London, the local committee of the Charity Organization Society has organized a corps of visitors, generally ladies, to each of which is assigned a small sub-district. Any application for relief made to the local poor-law authorities, is referred to the local committee of the Charity Organization Society by whom it is transmitted to the visitor of the street or court where the applicant resides, and such visitor makes a report after a personal visit and close investigation of the case. The authorities give their decision upon evidence furnished by the report of the visitor, the facts on the records of the Charity Organization Society which are sent to them, and

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upon the information which they may have at hand in their own records and in the reports of their own officers or agents. If a grant is made or other plan of action is recommended, the visitor is entrusted with the management of it. It is not necessary to enter further into the details of this new method. They may be studied in an article in "Macmillan's Magazine" for October, 1872, on "the work of volunteers in the organization of charity," contributed by Miss Octavia Hill, who has been active in applying it in the district of her residence. Miss Hill has also, with the financial coöperation of Mr. Ruskin, the author of works on art, carried forward successfully a scheme which provides a better class of homes for working people, and,—what is its most peculiar feature,—in a way that realizes a fair income on the capital invested. In her article she insists upon the inestimable value of the *personal* element in the administration of relief, by which rich and poor, the educated and the uneducated are brought into direct communication, whereby sympathy and advice are given, and suitable employment is recommended, often so much better than money or provisions supplied by the public.

There are voluntary societies in the Canton Appenzell of Switzerland, with kindred aims and mode of working. The anti-mendicity societies, which are numerous in the cantons, have done great service in detecting idle beggars and breaking up their profitable occupation.

The rules by which out-door relief is given in England, as in the case of families temporarily in want, or of an old person boarded at a low rate with a relative not bound by law to support him, are substantially the same as with us, with the like tendency to abuse in both countries. The Local Government Board, which with larger powers and better organization, succeeded the Poor Law Commissioners, has remedied, to a considerable extent, the abuse, by its inquiries and documents, as well as by actual control exercised over the local boards. Among the abuses stated by its inspectors are,—the practice of granting continuous out-door relief instead of granting it only for short fixed periods, with a new investigation at the time of each

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grant—in not requiring, in the cities and personal attendance of applicants for relief by the local body by which the grant is made—in not keeping complete records of its action in facts on which it was based—in granting relief rather than in kind—in not applying the (house) test, which not more than one in ten can find, by experience, willing to accept, thus increasing the expense of pauperism—in too often falling into the fallacy that the out-door relief on a comparison is given with the cost of board at the workhouse, whereas it is dearer, by its multiplying the number of applicants—in not enforcing upon kindred of the poor to degrees their duty under the law to support them—in the omission of relieving officers, often making frequent and unexpected visits to the homes of the relieved, in order to detect imposition and to find out other means of support, or are not misapplying the aid—or aid—and in the deficiency of the inspection of the reason of the inadequate force of the relief in the cities and large towns.

The *gratuitous medical service*, extravagant in England, is undergoing criticism. Besides the poor-law authorities, there are in London the hospitals and dispensaries, which furnish, with attendance and supplies to almost any want. An examination of the statistics shows that 3,250,000 inhabitants of London receive gratuitous service, most of them able to pay something for it, some of them well off, and some living upon handsoff without any necessity for labor. This evil is not confined to London, but exists elsewhere in England as well. The self-respect and discouraging habits of providing for themselves multiplies imaginary ailments among the supporting classes, who poison themselves with opium, at a cost them nothing, while they neglect the body and cleanliness and ventilation. The remedy provided is to convert the free hospitals and dispensaries, in

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into *provident dispensaries* of a mutual assurance kind, the benefits of which are shared by sick persons who have contributed a small annual fee of \$2.00 or \$2.50. The existing system is considered as unfair to the medical profession, which is thereby deprived of its legitimate earnings. It is quite likely, also, that it may account for the high charges of English practitioners, which are a pound, or \$5.00 for a visit in ordinary cases.

The administrators of the poor-laws in England insist strongly upon such modes of relief as will discourage the tendency of the poorer classes to flock to cities, where they can live an idle life with the help of aid from the public or societies, often when there is plenty of labor in the rural districts.

The repression of *vagrancy* continues to be the subject of serious attention in England. The Charity Organization Society has constituted a large committee for the purpose of devising a remedy. There are estimated to be 60,000 vagrants\* wandering in England, Wales and Scotland, the great mass of whom are criminals, or on the verge of crime. A very small proportion are honest wayfarers—not over six per cent., and by some put as low as one per cent. The Charity Organization Society urges that the public withhold alms from all vagrants and beggars, and refer them to the almshouse, where their cases can be examined, and imposture be detected. Vagrancy has diminished of late in England, partly on account of the greater demand for labor, and partly because the tramp, who is provided with lodging and food, is detained and required to work to meet the expense. Thus at the Birmingham workhouse, where 25 tramps are now entertained in a week, three times that number were formerly entertained. The power to detain is given under an Act of 1842, 5 & 6 Victoria, ch. 57, § 5, which provides that the guardians, subject to the Poor-law board, may prescribe a task of

\* The number of vagrants is sometimes computed on the number lodged on a given night, of which special returns are procured. Such a census would not with us approximate the total number of different vagrants entertained, as vagrants in this country traverse several States in their wanderings, not having difficulties of language or water transportation to check them.

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work to be done by any person relieved in any workhouse in return for the food and lodging afforded to such person; but that it shall not be lawful to detain any person against his will for the performance of such task of work for any time exceeding four hours from the hour of breakfast in the morning succeeding the admission of such person into the workhouse; and if any such person, while in such workhouse, refuse or neglect to perform such task of work suited to his age, strength, and capacity, or wilfully destroy or injure his own clothes, or damage any of the property of the board of guardians, he shall be deemed an idle and disorderly person within the meaning of the Act, &c. The guardians under the Act of 1866, 29 & 30 Victoria, ch. 113, § 15, are authorized to prescribe tasks of work for parties who, for themselves or their families, receive out-door relief. Similar provisions if adopted by us would very much deplete town almshouses like those of Ayer, and lock-ups like those of Boston and other cities, of their great numbers of tramps. The Secretary recommended this and other methods for diminishing vagrancy, in his Eighth Report (1870-71), pp. 20-35.

Among the means used for improving the administration of the pauper system, conferences of the chairmen of boards of guardians (overseers of the poor) have been held. One with 60 delegates met at Malvern in May, 1871. These have been stimulated by Mr. Baker, of Gloucester, who has given much attention to social questions.

The general testimony in England is, that pauperism has diminished in recent years, and the decrease is ascribed to the prosperous times, which supersede the necessity with the better class of applying for aid, and to the stricter supervision which excludes from aid those who can support themselves.

There is no question on which opinions are so untrustworthy as on that of *intemperance*, its progress, or its remedy. The desire to fortify a favorite theory disturbs judgments usually calm, to say nothing of persons who are intense by nature and habit. The statistics which are arrayed to sup-

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port one view or another are often selected in such a partial and fragmentary way as to be entitled to little credit. With some hesitation, the opinion is ventured that in Germany, where the fermented liquors are the prevailing beverage, intemperance does not increase or enter, to any considerable extent, into the causes of crime or poverty. The same general fact is true, also, of Italy, where the wines of the country are used. But, on the other hand, in France, and, as is reported, in Switzerland also, the vice is increasing by the substitution of absinthe and cognac for wines. There is a significant poster in the *cafés* and railway stations of Paris—a law promulgated January 23, 1873, with thirteen articles, and signed by the president of the republic. The title is "A law to repress public drunkenness, and to combat the progress of alcoholism." It punishes drunkenness in public places, beginning with a small fine for the first offence, and increasing the penalty on repetitions with larger fines, imprisonment, and civil disabilities, and inflicts similar penalties on the keepers of *cafés* and others for supplying alcoholic liquors to minors under sixteen years, or to any persons who are already intoxicated.

In England the common opinion is that drunkenness is on the increase; but there is little accord as to the remedy. Those who are most interested in the suppression of crime and pauperism generally favor fewer licenses and shorter hours for public houses, with prohibition late at night, and on Sundays, but do not generally go further. The policy of absolute interdiction is supported by a small and earnest party; but the average Englishman repels it with the assertion of the supreme value of personal liberty. The abbreviation of the hours of labor, and the higher wages in manufacturing places, have had the immediate effect of increasing intemperance among laborers and artisans; but this incident does not at all perplex those who seek through these means the elevation of labor. Liberty itself, with the free agency it gives, has such temporary disadvantages; but no friend of mankind is thereby dissuaded from being its faithful partisan.

In England two almshouses (or workhouses, as they are



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called,) were visited, one at Birmingham mates, and one at Liverpool with 2,200. acquired note as the one where Agnes Jones the improvement of the methods of nursing is in the chapel, with an inscription by ingale, but she is buried at Londonderry nurses in course of training are paid an in each year of service until the third year, w eighteen pounds, or about \$90 a year. The class in life which furnishes the most teachers schools, and enter upon the work often with It should be particularly noted that they chronic cases, or for the care of old people sick, surgical, and obstetrical wards, of whic tion of the cases would, in a city like Boston the City or Massachusetts General, or other institution has recently furnished Albany, corps of its nurses. The trained-nurse system is in England as too expensive, and making attractive. This workhouse has no land adjacent to another large one in the suburbs, and 7,000 outside. Birmingham aids 5,000 outside, and twice that number.

Paris has colossal almshouses, as *La Salpêtrière* with 6,000 women and children, and *Bicêtre* with 4,000. The former, partly constructed by Cardinal Richelieu, consists of different buildings. The women look very comfortable, as compared with those supported at our state almshouse. There are 1,000 children, who are kindly attended, taught in a school, and exercise in a gymnasium. The buildings are ancient, but comfortable according to modern standards; but there is a homelike comfort about them. *Bicêtre* is a fortress in the fort of that name, and commands a magnificent view of the city. The institution is well conducted, but very expensive. There are 1,000 men, for the men to cultivate, many of whom see to work. The furniture and food are quite comfortable, as provided in this country, and old age and poverty are relieved at dinner with a glass of claret. From

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sleep in large and well-ventilated rooms. Here, as at *La Salpêtrière*, is a school for idiot children, and at both establishments, as elsewhere noted, is a department for the insane.

There are two almshouses at Vienna, both of which were visited, containing in all 2,000 paupers distributed in rooms, twelve or fourteen in each, with ample space between the beds by the side of each of which is a small bureau. The inmates are of a better appearing class than the paupers in our city institutions. A curious mode of supplying food is practised. Each inmate is allowed 23 kreutzers a day (about 11 cents) with which at a kitchen or restaurant in the establishment he can buy what he likes, as bread, soup, meat, beer, &c., sold at cost rates—some who are skilled in economy being able to save a part of the per diem allowance. Naturally one asked what would be done if an inmate like Falstaff was disposed to buy "one half-pennyworth of bread" and "an intolerable deal of sack." The answer was that in cases of such excess, which did not appear to be frequent, he would be provided with his rations in kind. There were no children except such as were scrofulous or idiotic, and for the last class there was a school. Other asylums are provided for pauper and orphan children, and there is a school for idiots at Ips. These institutions have no land attached to them except small yards. This is a deficiency which one often notes in connection with foreign almshouses, where the need of keeping paupers as well as the insane as much employed on the land as possible, is not so much appreciated as with us. Those great magazines of poverty at *La Salpêtrière* and *Bicêtre* in Paris ought to be removed to the country. Vienna has, besides the two almshouses named, three others in the country outside, containing in all 1,600 inmates of the vicious kind, as vagrants, beggars, &c. Besides those living in almshouses, 1,500 persons are supported outside. Germany and Austria are comparatively well off in respect to pauperism. The people are thrifty and do not descend to the abject misery of which the Anglo-Saxon and Celtic races are capable. Intemperance in the beer-drinking nations does not inflict the

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scourges of want, debasement and crime which are visited in countries and among races that revel in the fiery draughts of alcohol. In German statistics of the causes of pauperism, while old age, sickness and crime are named, intemperance is often not recorded as one.

Italy has no pauper system. She has charitable foundations, ecclesiastical and otherwise, for special classes, as the insane, the blind, &c., but no system of public relief. Watching every movement of France and the Vatican, supporting a standing army of over 300,000 men, oppressed with debt and carrying a budget in which expenditures far exceed revenues, she has made little public provision for the general poor, and her streets are often scandalized by the presence of beggars, who sometimes are even privileged with a license. It must be stated in justice, however, that Rome as well as other cities have been much improved in this respect by the Italian government.

In Naples there is an exceptional provision for the poor—the *Casa Poveri*, erected in 1771, with over 2,000 inmates—being 500 boys and 345 men (of whom 58 are deaf and dumb) and 600 women and 600 girls or small boys. The boys are taught trades, the arts of design and sculpture in which they excel, and instrumental music to prepare them for bands. The girls are instructed in knitting, weaving and embroidery. Deaf and dumb children are taught articulate speech as well as that by signs. Some poor people board at the institution, paying a price much less than cost, a practice not unfrequently found in Europe. The boys, though rising early, have no food till ten o'clock, and the girls none till twelve. This would not be thought humane with us. But the people of Southern Europe pay little respect to their stomachs. The English and Americans are the best fed people in the world. A nation could almost be subsisted on what we waste.

Generally, on a comparison of European systems of poor-relief with our own, ours, while often faultily and negligently administered, may fairly claim a measure of superiority. But our advantages of history and position must not be overlooked in any such comparative statement. Our fathers, with

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their farwell to feudal institutions, left behind also feudal notions of dependence. The breaking asunder of old ties, the voyage over the ocean, and the wilderness in which they found freedom of body and peace of soul quickened and sustained on these shores the invigorating sentiment of *self-help*—a possession richer far than the magnificent creations of art and charity which the piety and wealth of successive generations have founded on the other side. Each movement to the west, with its forests to be cleared and its fresh soil to be upturned, has only vitalized that best element of our American life. Self-respect, discouraging a resort to public aid, distinguishes our poorer classes of native birth; and in this, as also in the ready market for labor and in the ever expanding new territories with their welcome to settlers, we are privileged above older nations.

*Reform and Industrial Schools.*

The best known reform or industrial schools of Europe are the Rauhe Haus at Hamburg and the schools at Mettray in France, Ruysselede in Belgium and Red Hill in England. The last three, with several institutions of the same purpose in England and Ireland, including the school ship "Akbar," at Liverpool, were visited.

The school at Ruysselede, situated near the railway between Ghent and Bruges, was established under a law of 1848. Its special object was to segregate children from the corrupting associations of almshouses (depots of mendicity). Juvenile mendicants and vagabonds are sent to it, while juvenile criminals are committed to a reformatory at St. Hubert in Luxembourg. It has three departments, the one at Ruysselede, where the larger number of boys are kept, another at De Wynghe, a few minutes' walk from Ruysselede, where are some 90 boys who receive training for marine service, and the third at De Beernem for girls, about a mile distant. The three are under one director, M. Eugene Poll, the successor of his father in the same post; but the last is under the immediate charge of Sisters of Charity. The buildings have good modern appointments, and are being extended according to the original



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plan. Simple mechanical trades, as weaving, blacksmith and wheelwright work, the management of the steam engine, tailoring and others are taught; but the main occupation is agricultural labor on an ample estate exceeding 500 acres. The boys sleep in large rooms, containing 124 beds. At De Wyngheene in a pond is a stationary vessel, and there are ropes, guns and models of ships for creating a taste for navigation and teaching its rudiments. De Beernem, which has lady inspectors, employs the girls in housework, sewing, lace making, and to some extent, in the field. M. Ducpetiaux, in his *Exposé*, after stating the indoor occupations says: "During fair weather the girls work in the fields and take care of kitchen gardens like the boys. A problem, of which the solution appeared doubtful, has been solved—that of the possibility and advantage of employing girls in agricultural labors. The aim pursued and the direction given to their occupations are the same as at the boy's school. It is proposed to open to young girls on their leaving the school an unpretending but useful career which will qualify them to be servants, nursery maids, farm-house maids (*filles de ferme*), and if they are capable, chamber-maids, cooks and shop-girls." It may be noted here that there is an agricultural colony for girls at Angers, France, called "*Le Bon Pasteur*."

Proper attention is given to education in these schools. There is a roll of honor as at Mettray and Redhill. But the boys are not stimulated by pecuniary rewards.

There is a valuable brochure written by one of the founders, the late Ed. Ducpetiaux, who was the inspector-general of the prisons of Belgium, and who also participated in the reorganization of the lunatic colony at Gheel. It gives a detailed and elaborate account of the history of the school, of its arrangements as to labor, food, discipline, instruction, religious culture, amusements, cost, principles of management and results, with plans appended, all showing the remarkable interest taken by the Belgian government and people in such institutions. He defends the school against the charge of costing too much, in the same spirit with which it is met by M. Demetz in his vindications of Mettray.

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The Reform School at Mettray, called "the agricultural and penitentiary colony," is situated half an hour's railway ride from Paris, upon an estate of 600 acres. Its inmates are boys who have violated the criminal code; but the French system in its tenderness for youth does not record a judgment of guilty against children who have committed offences, but adjudges them to have "acted without discernment," and commits them to a reformatory. Mettray was founded in 1840, after the model of the Rauhe Haus, which was established six years before. It has 800 boys, distributed into forty families, each family having a house quite near to its neighbor. Its founder was Frederick Auguste Demetz, a lawyer of Paris, now seventy-seven years of age. In 1836 he visited the United States, accompanied by an architect, to inspect our prisons, and returned home a convert to the cellular system of Pennsylvania. In 1840 he retired from the bar to consecrate himself to the great work with which his name will ever be identified—that of founding and administering his colony upon the family system. He still remains its director (or superintendent), often visiting it, but passing much of his time in Paris. Though bending somewhat with age, his intelligence and good sense are as vigorous as ever. His coadjutor at the beginning, M. de Bretignières de Courteilles, who died in 1854, is commemorated by a bust in the large hall with his own words inscribed under it: "I have desired to live, to die and to rise again with them." While it would be too much to say that it is the only true model, one can readily assent to the tribute of Lord Brougham in Parliament when he pronounced Mettray in itself sufficient for the glory of France. Its founder has been decorated with the cross of the Legion of Honor, and surely he deserves it better than most who have won it on fields of blood. Between 4,000 and 5,000 boys have been trained in the school with a table of reformations almost incredible.

Mettray has become so familiar by many descriptions that it is not necessary to detail again its arrangements and methods. It enumerates religion, family life and military discipline as its fundamental principles. It teaches trades, as tailoring, shoemaking, the making of implements of husbandry



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and ox shoeing; but eighty-five per cent. of the boys work only on the farm. With the view to physical and moral development this kind of labor is much preferred. Its method in this respect has been tersely stated by its founder as being to improve the earth by man, and man by the earth (*ameliorer la terre par l'homme, et l'homme par la terre*). This principle is correct, even if boys are likely to change subsequently to other occupations. There is a qualification with us arising from our climate which makes most farm work unseasonable in winter; and perhaps, also, the strong tendency of the population of this State to manufacturing industry, must be taken into account. M. Demetz said, in an interview with me at Paris, that he guarded the education of the boys so as to prevent their feeling above the station of their families in life, and not to encourage an inclination to flock to cities and large towns. There is no difficulty in finding places for the boys when they leave. The demand is greater than the supply.

Mettray has been criticised by English writers for its military regime, and as being too mechanical and enforcing too close and severe a supervision or espionage. The diet of the boys is also thought to be too meagre.

There are rarely any escapes, although it is easy to run away. This can be easily understood. The French boys as well as men could not tolerate existence out of France, and an Argus-eyed police penetrates everywhere. How different our country, with its vast extent, its free locomotion and its imperfect police!

The rod is interdicted as a mode of correction; but the solitary cell and a tonsure of the hair in the shape of a cross takes its place. A small allowance as earnings for labor is made to the boys, with which they buy articles of food or snacks at a store (*cantine*) on the premises. Music and marching and drill carry out the military idea. In the large hall is a roll of honor containing 479 out of 779 names. The boys, while divided into families, meet for school and other purposes. This is also the practice at Rauhe Haus, which is conducted on the same principle, where the chapel, school and worship are common—showing that an inexorable separa-

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tion is no essential part of the family system, as some have supposed.

There is a department for "paternal correction" where parents of good circumstances place unruly boys for discipline. Its thirty-four rooms are well furnished for study and meditation, where the prodigal youth is visited only by the teacher and priest. An oppressive silence, which the visitor is not to disturb by footfall or whisper, is supposed to promote contrition.

In England and Scotland there are *reformatory* and *industrial* schools, 65 of the former and 100 of the latter. To the former, under a parliamentary Act of August 10, 1866, children under sixteen, convicted of offences punishable with imprisonment, may be committed for periods not less than two nor more than five years. To the latter, under an Act of the same date, children under fourteen who are vagrants or found begging, or destitute without parents except one who may be undergoing imprisonment; also children under twelve years charged with offences punishable with imprisonment, or who are stubborn, whether in the charge of parents or in poor-houses, may be committed until they are sixteen. These two kinds of schools furnish means of classification. They are rarely, if ever, public institutions, but are private charities, which are adopted by the government upon an order of the Secretary of State, and are then called "certified" reformatory or industrial schools. They are, while the certificate is continued, under official supervision and control. The government makes an allowance for the support of the children, and recovers it of parents, step-parents and guardians (if they are found able) by a summary process. Certain local authorities are empowered to contribute to the expense of support and of the new construction and alterations of the buildings. Private funds, with the labor of the inmates, supply the deficiency. The managers are authorized, with certain restrictions, to place out under license the children with trustworthy and respectable persons before the close of the period of commitment, and to renew the license from time to time.

The Red Hill Farm School, situated in Surrey, about an

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hour's railway ride from London, and carried on by the Philanthropic Society, was founded in 1788. It was moved in 1849 from London to its present site, where it has a tract of 300 acres. It has 300 boys distributed in five houses after the model of Mettray. They have all been convicted of offences, and are between twelve and sixteen years of age. With the exception of a small proportion at work on clothing, shoes and mechanical work for the institution, they are employed in agricultural labor. The land is cultivated by the spade, and not by the plough. The produce is sold—butter being a leading article—with a net result of \$10 for each boy. The management, now under Rev. Charles Walters, is excellent. There are occasional escapes, which are easily effected, but are generally followed by a recapture: and sometimes, though rarely, there is an epidemic when a considerable number of fugitives leave at a time, an experience we have had recently in this Commonwealth. The boys are allowed a small sum for their labor, but it is not paid to them in money while they remain in the school. The school promotes good behavior by retaining the control of a part of a boy's wages when he is placed out on license before his term of commitment expires. Some English reformatories receive only children who have been previously convicted, and who have thus been generally exposed to the corrupting associations of a prison. This restriction does not commend itself to the judgment.

The Kingswood Reformatory School for boys, at Bristol, occupies buildings erected for an orphan school, which was established and nourished by Whitefield and the Wesleys. Commissioner Hill was the President of the managers until his recent death. Miss Carpenter was one of its founders, and was for a long time associated with its direction. The boys, 140 in number, work at tailoring and shoemaking, and on the farm, and each is allowed a small garden for himself. The most marked industrial feature is the brick-kiln, which is worked by the boys and yields a handsome revenue. They are allowed a share of their earnings, which, in some cases, on their leaving amounts to \$25 and even \$30. "Good conduct" badges have proved to be useful.

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The School-ship "Akbar," of 1,800 tons, built in 1815, lies in Liverpool harbor, and is made stationary by moorings. It has 170 boys, for whom, with its three-covered decks, it has ample space, being almost three times the tonnage of our former school-ship "Massachusetts." There are other school-ships in England, and the system is regarded as successful. One is assured that the difficulty we experienced of finding labor and occupation for the boys does not exist, but there did not appear, on inquiry, to be any particular means for this purpose, which we did not use. The "Akbar" furnished the model for our experiment. Not over one-third of the boys remain in maritime service. There has been a mutiny on the ship, showing that our troubles were not exceptional.

The girls' reformatories, in London at Hampstead, in Liverpool and Bristol, the last under the sole direction of Miss Mary Carpenter, the well-known philanthropist, were visited. These institutions, as indeed many of those for boys, occupy buildings once used as a dwelling-house or mansion. That of Miss Carpenter's Red Lodge school was once the residence of Dr. Prichard, the ethnologist and alienist, and was obtained for its present uses by the bounty of Lady Byron. With us it is too often considered necessary to initiate a work by a large expenditure on site and construction. The English reformatories have less conveniences, but are more home-like. The girls cannot, in such buildings, have separate rooms, but this is not considered necessary when sufficient labor is required. The girls' reformatories are quite generally placed in cities, instead of being secluded in the country. The usual work for the girls is house-work, coarse and fine sewing, and a laundry for the public. The school at Liverpool has, at times, performed the laundry work for some of the principal hotels, and now serves the citizens in the same way. The girls, most of whom were committed for larceny, are allowed to return the clothes and bring back the money received without injurious results. They also attend a city church. The Hampstead school, with its 100 girls, has realized \$2,700 a year from the same kind of work. As an illustration of the profit of laundry work, it may be

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stated that a Refuge in London for magdalens realizes \$6,000 to \$7,000 a year from this source, although the charges in England are much less than with us.

In the Irish industrial schools the girls are taught and practised in the use of the needle and sewing machine, the manufacture of lace, housework including varied cookery, the baking of bread, the curing of meats, the making of butter, the milking of cows, the rearing of calves, the feeding of pigs and poultry, garden culture and the treatment and preparation of flax.

Foreign reformatories for girls are uniformly under the immediate charge of a lady superintendent. The girls, on leaving them, are placed very much in clergymen's families, and some emigrate to Canada and the United States.

The best school for pauper children, in England, is said to be that at Quath, near Bridgnorth, where both sexes are educated together. The boys are taught farm work, and have won prizes at the digging matches of the Agricultural Society. The girls, besides thorough practice in household work, attend to a certain degree to the cows, and milk them.

The importance of separating children from adult paupers has been too much overlooked with us. It is recognized in the separate provision of the Monson State Primary School, but children are still allowed to remain in town almshouses. Distinct receptacles should be provided for them.

The moral and secular instruction of the children, and their material comfort, are well attended to in the English reformatory and industrial schools.

The cost of maintenance, supervision and disposal in English reformatories is usually a shilling (25 cents) a day, but in some it is equal to \$100 or \$115 a year. At Mettray it is stated to be 21 cents a day, but some accounts put it higher. The rate is less in Swiss and Belgian institutions. The interest on capital invested is not included in these calculations.

In England more robust notions as to modes of correction, indeed as to muscular treatment generally, prevail than with us. Boys are sometimes "birched," and girls, even, may be visited with moderate corporal correction. It is considered

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better for children to endure brief physical pain than considerable periods of solitude, the usual substitute. At Mettray the rod is not used, but in its stead the cell and some ingenious modes, as cutting the hair, already referred to, are resorted to.

The European reformatories admit only a small proportion of relapses into crime, as shown by reconvictions. Mettray only four per cent., and the English reformatories only five. Red Hill, which receives a different class, like the boys at Westborough, reports only nine per cent. subsequently detected in criminal courses. Even if these figures cannot be fully relied on, they indicate encouraging results. The superintendent of a girls' reformatory puts the number saved at 70 out of a 100. All agree that vicious girls are more difficult to reform than boys.

No government bureau exists in Europe, corresponding to our Visiting Agency, to which is confided the duty of finding homes for children placed out from public institutions, and of visiting and watching over them afterwards. In 1864 Miss Carpenter urged such an agency for England in her "Suggestions on the Management of Reformatories and Industrial Schools." Officers connected with the poor-law system also recommend it, but none has yet been organized. The reformatories find places and ascertain the character of parties taking children by correspondence with clergymen and magistrates, and correspond afterwards with the children and those who have taken them. Mettray communicates with the magistrates, and also has a bureau in Paris for keeping up relations with the graduates. In Paris, also, is a Society of Patronage, which assumes the care of children discharged from prisons or confided to it by the courts instead of a commitment, finding homes for and watching over them. It was founded in 1833. Its secretary is M. Victor Bournat, a lawyer, much interested in penal and reformatory questions, who served as a member of the Prison Congress at London, in 1872. In England the parents are much relied on to find places, a practice not encouraged with us as it leads the child back to old haunts which caused the trouble at the beginning. Generally, also, parents and relatives who had not capacity



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or character to guide him aright in the first instance, are rarely trustworthy judges as to a good place. We have, with the demand for labor in our country, and the new districts opening as our population advances westward, great advantages in providing for this class, over the European countries, with their more limited territory and their denser population.

*Prisons and Prison Discipline.*

In Europe, as in the United States, there are two different prison systems,—the separate and the congregate. Under the *separate* system the prisoner works alone, as well as sleeps in a separate cell, and is not permitted, when at work, or during worship or exercise, or under any circumstances to see or be seen by a fellow convict. So rigid is the seclusion, that he is supposed to be entirely ignorant as to what other convicts are in the prison, unless he had acquired the knowledge before his own commitment. The essential idea of the system is, that it excludes corrupting influences within the prison, and the formation of associations and acquaintances within it which increase the temptations of a convict after discharge, and end to create a criminal class. It claims to prevent, in a measure, publicity being given to the fact of imprisonment, and thereby to enable the discharged convict more readily to obtain employment, and to keep his former convict life unknown. It lays much emphasis upon the good effect of the seclusion in promoting serious reflection, and leading him to repentance. It assumes to provide liberally for the visits of teachers, chaplains and philanthropists, thus relieving his solitude and aiding his better purposes. It supplies him with such work as can be performed apart, and provides for his daily exercise in the open air.

Several objections have been urged against the separate system. It is alleged to produce insanity, or at least mental deterioration, to a greater or less extent. The controversy on this point has had no definite result. It is difficult to settle it by figures, or the testimony of experts who are quite sure to disagree; but the system is never likely to be free from apprehen-

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tion in this regard. It is distrusted on reformatory grounds, as making too great a transition, and leaving the convict with less power to resist temptation than the congregate system, which, though exposing him to greater temptation while in prison, educates him more, particularly during a probationary (intermediate prison) stage, to habits of self-control. There is also an economical objection, which has no answer, except the superior moral results which are asserted. The labor fails to be productive because of the cost of supervision, and the impracticability, in most trades, of using modern machinery to advantage in a small room, where only one workman can be employed. This consideration has doubtless proved more fatal than any other to the continuance of the system in some places, and to its adoption in others.

The separate system became the favorite system in Pennsylvania nearly half a century ago, and that State has given its name to it, not only in this country, but in Europe, where it was copied. It has, however, within a few years, been superseded in its Western Penitentiary, while it still remains in its Eastern. Elsewhere in the United States it does not exist, except, perhaps, in New Jersey. While waning with us, it has had a new life in Europe, where it has been introduced after the visits of eminent European penologists to this country, and their reports. It is the system of Belgium, where it has been carried to greater perfection than in the place of its origin; and it has been more or less adopted in other European countries.

Under the *congregate* system, the prisoner occupies, at night and when he is not at work, a separate cell, but he works in association with other prisoners, and attends religious exercises with them. Communication between them is prohibited, and, as far as may be, prevented; but it is found impossible to exclude it entirely, at least by signs. In some prisons there is no attempt to enforce the rule rigidly, and in some, as the well-known prison of Neuchâtel, under Dr. Guillaume, and the prison at Munich, formerly under Obermaier, it is rejected, as not according to nature, and multiplying occasions for punishment. The partisans of the congregate system claim

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that when properly administered, it establishes a separation sufficient to exclude corrupting associations in prison, makes convict labor more productive, as well as the religious exercises more beneficial, and that it avoids the mental deterioration which may come from the rigidly separate system. The congregate system is known as the "Auburn" system, it having been carried out in the construction of the prison at Auburn, New York, early in the present century. Its leading features are separate cells or dormitories, but associated labor in workshops, with silence and non-communication enforced as far as may be. It did not, however, originate in this country. The *Maison de Force*, at Ghent, built 1771-1775, and an earlier prison of Pope Clement XI., at Rome, erected in 1704, were substantially according to the same plan. It prevails generally in the United States, and, with some variations, in Great Britain.

In some countries the separate and the congregate systems are both found, and not unfrequently features of both are combined. Often the administration of particular prisons does not conform to any system, but varies with the discretion of the managers, and the construction of the prison. Except in Belgium, the present tendency is to lay less stress on the advantages of isolation in prison, with a view to preventing acquaintances within it and recognition afterwards, and to insist more on the promotion of prisoners, as a reward of good conduct, from one stage to another, for which the congregate furnishes much better means than the separate system.

The coöperation of the prisoner's *will* is one of the ends which all modern prison systems seek to obtain, not only by the good offices of education and religion, but by various contrivances and arrangements. Among these are greater privileges as the reward of good conduct,—a share in his earnings,—promotion from harder to milder conditions under a mark system which records his behavior,—and the proportionate abbreviation of his sentence upon his perseverance in well-doing.

Some of these provisions, while encouraging reformation, prove mainly efficacious in securing compliance with prison rules without resort to punishments, and do not furnish any

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test of probable conduct after a discharge. The worst criminals, who have had recurring periods of imprisonment, understand their immediate interest better than those less criminal and less familiar with prisons. They yield mechanical obedience without any purpose to amend their lives, and are more likely to earn the reductions of time than any class.

The development of a sense of responsibility and of habits of *self-control* in a prisoner before his complete liberation has been a leading aim in the prison system of Great Britain. The evils of a sudden transition from close confinement are supposed to be much modified by allowing a measure of freedom during the last stage of imprisonment, and continuing police supervision for a certain period after its close. A better test of reformation is believed to be thus assured, and if satisfactorily passed employment is more easily obtained. This is known as the Irish or Crofton system, from having been organized in Ireland by Sir Walter Crofton. Some features of it obtain in the prison administration of England, while others, as the intermediate prison, have not been adopted in that part of the kingdom.

In some countries the prison system has been administered by able men, and has enlisted the best attention of the government. This is the case with Belgium, and to a great extent, as far as the convict prisons are concerned, with Great Britain. In other countries, as in Austria and France, while the highest order of capacity has been brought to bear upon war, finance and jurisprudence, the administration of prisons has been left very much to take care of itself.

With all the debate of which prison discipline has been the subject, much remains unsettled. That prisoners should be treated with kindness,—that the punishments inflicted on them should be as mild as will enforce obedience;—that their hopes as well as their fears should be addressed,—that their intellectual and religious nature should be cared for,—that continuous labor should be required of them,—that they should be aided after their discharge by counsels, means of employment and otherwise; these are uncontested points which the humanity and intelligence of modern times have settled; but there is

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little agreement as to the various methods and appliances for effecting them.

The prisons of Belgium are the most remarkable in Europe. Those of Louvain, Ghent and Antwerp were visited, and they are its chief prisons. It is one of the smaller countries of Europe, with only five millions of inhabitants, but its political system, not merely as respects prisons, deserves study. Thrifty as its people are, the reformation of convicts is the central idea of their prison system, to which the consideration of profits from their labor is entirely subordinated.

At Ghent is the *Maison de Force*, the most celebrated prison of Europe. It is not administered upon the separate principle of the other prisons, and is now passing into disuse. It was erected in the last century, 1771-1775, upon a plan and system devised by Viscount de Vilain, an eminent publicist who, a hundred years ago, reached by intuition and began to put in practice the true principles of penitentiary science. The separation of prisoners at night, the efficacy of continuous and productive labor at trades, the allowance to the prisoner of a share of his earnings, the duty and wisdom of kindness to him, the abbreviation of his term as a reward for good behavior, and the inutility of brief detentions, were points on which his conceptions were definite and far in advance of his time. The prisoners were to work together, but to occupy separate cells at night. Two wings, radiating from a central structure, were at first built, and three more were added a half century later. The prison won the praises of John Howard, who thrice visited it,—the first time soon after it was built. As already stated, its leading principle is the same as that of the system which was subsequently known as the "Auburn."

This prison has 1,200 cells, which are in size like the smaller cells of our prisons,—being four or four and a half feet wide,—and many are much larger. There are good work-rooms, where cloth is woven, shoes and clothes made, furniture manufactured, and a forge for some kinds of iron work,—from twenty-five to thirty persons working in each room, with a guard walking back and forth. There is a long

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eating-room, where the prisoners take their food together, and a school-room with blackboards. This large prison, with 1,200 cells, has only 287 prisoners. It is being abandoned, not because it is inconvenient or untenable, but because it is not adapted to carry out the separate or distinctively cellular system; and a new one was built for that purpose at Ghent eleven years ago. This is an important fact, showing a great interest taken in the prison system, and a willingness to spend money for realizing what is believed, wisely or not, to be the best one.

The new prison at Ghent, and those at Antwerp and Louvain, are upon the same plan, and differ only in minor details. That at Louvain is the largest and most complete. They may be described together.

The original plan is substantially the same as at the Eastern Penitentiary of Pennsylvania, at Philadelphia. There is a large central structure, used as a guard and office room, and sometimes having a raised altar for the priest where he can be seen by convicts arranged in divisions with seats so divided that no one convict can see another. From this centre radiate from three to six wings, each of three stories, in which are ranged on either side the cells. They are large, say ten by twelve feet. Each convict has a cell in which he sleeps, works and passes his time when not exercising. When he goes out from his cell for any purpose he covers his face, except the eyes, with a cap, so as not to be recognized. At some of the prisons the cap is put on when a visitor, like myself, enters the cell; but the practice in this respect is not uniform. The order and cleanliness of the cells, and, indeed, of the entire prison, are faultless. The prisoner's clothing and utensils are, when not in use, kept in the particular place assigned for them,—as the plate, mug, spoon, all clean and bright, on the shelf, and the brush, dust-pan, shoes, etc. No rubbish is permitted in the cells. They are each lighted with gas, and in some prisons water is introduced into them, and each is supplied with a water-closet. Cards with prison regulations, and others with moral maxims, are hung on the walls. The bed is put up in daytime, and the prisoner is not allowed to lie upon it



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except at night. The flooring inside the cells is of brick, but outside of asphalt. The work is nearly all done in the cells, though there are a few shops,—as for the forge or carpentry,—in each of which, as in the cells, only one prisoner works. The work is various, as making baskets, slippers, shoes, mats, sacks, clothes, furniture of different kinds, hinges and trunks, book-binding, spinning silk and picking oakum.

The *labor* of the convicts is not relied upon as a source of revenue for the payment of current expenses to any considerable extent. The prisoner himself is allowed a share of his earnings, generally one-half, sometimes nearly all, and sometimes a fraction less than half. Thus the annual cost of the Antwerp prison, using round numbers, is \$20,000. The product of labor is about \$3,200. Of this sum, nearly \$2,000 are credited to the prisoners, and after paying incidental expenses, expense of instruction, &c., the net profit of the labor to the prison, which is available to reduce its annual cost, is only \$800. It is not likely that other continental prisons conducted on the separate system realize any better results. The annual cost of the prison at Louvain is a little over \$40,000. In a year over \$9,000 is paid to the prisoners on account of their labor.

The allowance to the prisoner of a share of his *earnings* is a prevailing system in Belgium and France, and the officers expressed surprise to learn that it did not prevail in the United States. It keeps alive hope and recognizes rights of manhood as not altogether forfeited. A moiety of the allowance is given to the prisoner while he is in the prison, and the rest upon his discharge, and it does not seem to be forfeited upon misbehavior. With the amount received in prison he is allowed to buy at a storehouse (called a *cantine*) established in it, comforts and delicacies, as stationery, meat, butter, fruit, tobacco, coffee, wine and beer. Two remarks may be made concerning this practice of purchases in the prison. First, it doubtless helps to alleviate the monotony of the separate system. Secondly, the diet of the continental prisons is usually meagre, providing little if any meat, and it is in this way supplemented. A German writer has said that

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the convicts of an English prison live better than the higher officers of a German prison.

The prisoners *exercise* in the open air generally an hour a day. For this purpose there are separate yards (*preaux*), each for one prisoner to walk in, arranged in a circle, nineteen converging to a centre where a guard stands who can see all the prisoners while they cannot see each other, as each yard is separated from the one adjoining by a wall eight feet high. There are from 50 to 100 of these yards, so that a large number can exercise at one time. The yards often have small flower beds in them, which the prisoners tend. Some were seen smoking, others with a spade cultivating the flowers. When directed to exercise they run back and forth in their yards. This daily opportunity to enjoy the open air and sky must greatly alleviate the solitude of the system. The Auburn system usually makes no provision for it.

Much is done for the *secular and religious instruction* of convicts. The public ministrations are conducted by the priest, who stands at an altar so placed that the convicts can see him but not each other. Besides these, a corps of priests visit the cells. In the prison at Louvain three priests make in all 150 visits a day, taking books with them for the convicts to read. Two teachers make each 25 visits a day to the cells and give instruction, devoting their whole time to the work. There is a general school session for a certain number each day, arranged as in the case of religious exercises. In these ways a convict has four lessons a week. About one-third cannot read or write as they enter. With the visits of priests, teachers, physicians, instructors in work and officers, each person has five or six visits a day at least. Prisoners, when visited by friends, are not allowed to come into contact with them. There are two wire windows separated two or three feet, so that ordinarily a guard can walk between. The prisoner comes to one and the friend or relative to the other. They can see and talk with, but cannot touch each other. No greater privilege is allowed even to the nearest relatives.

There are many ingenious contrivances in the Belgian prisons to provide for ventilation, communication from each

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cell to the offices, lighting of cells, introduction of water, and moving of food and materials for work from one part or story to another,—making their plans worthy of close examination by architects, even in the construction of prisons on the congregate method. There is at Louvain a remarkable model of the prison made by a convict which won him a pardon. It would not fail to attract interest in an international exposition. The prison regulations are very minute, and show great care in their preparation and a purpose to have them enforced.

The Louvain prison, with 600 large cells, cost with land less than \$375,000. The Ghent prison, with 325 cells, cost \$240,000. They would cost far more with us, though bricks, the material used, are said to be dear in Belgium.

The same prison has sometimes two departments, one for each sex. The women are kept in an entirely separate division, and are under officers of their own sex.

The vexed question whether the separate system produces *insanity* or mental deterioration is still contested in Belgium. The government seems to have yielded to the pressure of those who object to it on this ground, and limited imprisonment of this kind to ten or even five years. There is a similar limitation in Prussia, reduced to three years. But if any part of a convict's life is to be passed under the congregate system, the separate system must forego its claim of preventing convicts from knowing each other.

Whether the Belgian system is the best or not, it is an honor to those who conceived and organized it. The government has adopted a principle and spared no pains to carry it out in the best shape. It has put thought, skill, and sustained interest into it, such as no government has ever shown in prisons, and whether we adopt its system or not, it furnishes an example in this respect which we may well follow.

The separate system is not likely to prevail extensively. The demand for economy will press hard upon it. It is expensive in the cost of supervision and its inability to utilize machinery. There will always be apprehension as to its effect on the mind. It excludes corrupting associations in prison,

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but its success in excluding them after a discharge has probably been exaggerated. Like finds its like by a law of spiritual affinity, and the artificial seclusion will not arrest its operation when the criminally disposed or weakly virtuous have passed from the dividing walls of the prison into the outer world.

Two prisons in Rome were visited—one the ancient prison of San Michele, the inscriptions on whose portal and walls are commemorated by John Howard; and the other a prison for women, under the charge of Sisters of Charity; where lace made by hand is the chief labor. The visits were made in company with M. Beltrani-Scalia, the inspector-general of prisons, a gentleman of excellent sense and genuine enthusiasm. The prisons of Italy do not as yet furnish examples to be followed. The government recognizes the claims of humanity and civilization; but it is cramped for means, and has grave questions of national unity and finance to perplex it. It has come in recent years into the possession of institutions created by Austrian, Bourbon, pontifical, royal and ducal dynasties, and has not yet had time or revenues to renovate the inherited system.

It is interesting to see at Rome a prison of remote antiquity, the only one which survives the wreck of the Roman world. It is the Mamertine prison, lying at the foot of the Capitoline Hill, and attributed to the ancient king, Servius Tullius. The traveller descends from one vault to another beneath it. Its depths are lightless, airless, noisome. Here the great African rebel, Jugurtha, was starved to death. Here the accomplices of Cataline were strangled. Here, too, according to the legend, the apostles Peter and Paul were imprisoned; and here still gushes the fountain which is said to have burst forth for the baptism of the jailer. But there was no prison system and no science of prison discipline in antiquity. Death, banishment, civil degradation, and slavery were the penalties; and imprisonment was enforced, not as a punishment in itself, but rather for the security of the person while these other penalties were awaited.

In Austria there does not appear to be any prison system,

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or much thought given to the administration of prisons. One visited at Vienna had little to commend it. A large number of prisoners slept in the same room, and that one, the same in which they worked. Small boys as well as adults were confined in it. They slept, 10 or 20 in a room, without an attendant. Some 20 women prisoners slept in one room, with a guard of three or four men in an adjoining one. The men worked on furniture, wooden boxes for blacking, glove-stretchers, pocket-books, blank books for merchants, shoes, gilding and ornamental work, turnery, tailor-work for the prison, etc. Match-boxes were made by the boys. The women, besides housework, trimmed lace. The prisoners are allowed half their earnings after the cost of their board has been deducted from it, and in some cases have \$25 as their own at the close of a year's confinement. The solitary cell is the only punishment. The sentences range from four months to life, being on an average two years. Larceny is the crime for which nearly all are committed. Secular instruction in the common branches is provided. This prison is conducted not on the separate or congregate system, but rather on the *promiscuous* system, if the expression may be allowed.

The prisons of Bavaria—if the one at Munich fairly represents them—are no better than those of Austria, except that women and children are not confined in them, but placed elsewhere. Councillor Obermaier has given to this prison considerable repute. There were over 50 beds in one room, and over 30 in another. There were also 57 separate cells, in which prisoners both work and sleep. The prisoners are allowed to converse freely in the yards when not on duty. The rule which forbids communication is rejected as irrational and multiplying punishments. The chief work of the prison is weaving cloth, and making clothes and shoes, and there are also other trades.

Of the Prussian prisons, two at Berlin were examined. One, a convict prison, erected in 1849, with four wings, and containing over 500 cells, is constructed and administered upon the separate system, as in Belgium, and it is not neces-

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sary to repeat the details. The law limits confinement in it to a term of three years, at the end of which the prisoner is removed to a prison conducted on the congregate plan. This limitation is made on the supposition that prolonged separation must injure the mind; but the officers of the prison did not think that it had that effect. The officers seemed to be excellent men. Each prisoner has an hour in school on alternate days, and sees a priest as often. There are twelve different kinds of work carried on in the cells, among which are shoemaking, tailoring, wood carving, printing, manufacturing fancy paper, paper-boxes, envelopes, and artificial flowers. There are no women and boys in this prison.

There is a new prison in a suburb of Berlin, not yet completed according to its original plan which contemplated room for 1,300 prisoners. The sum of \$750,000 has been expended thus far, and 630 prisoners are confined in it. They are not criminals of the highest kind, and are very much like the inmates of our houses of correction, with sentences ranging from a few days to five years. No women or boys are confined here; but a reformatory for boys in a detached building is contemplated. The prison, singularly enough, is conducted partly on the separate and partly on the congregate system, without much discrimination as to what class of convicts shall be assigned to each. There are 120 cells, in which the prisoners work and sleep, as in the separate system. The rest of the prisoners work and sleep in common rooms, generally ten or twenty in a room. Sometimes the worst convicts are put in the separate cells to prevent their contaminating others; and sometimes the best are put in them to prevent their being contaminated, the assignment being made according to the discretion of the director. Those sleeping in a common room take their meals at tables in the same room. The manufacture of artificial flowers is a leading branch of industry. Other kinds are making rollers for sofas and chairs, small tables, and billiard-tables, and picture frames, which are also gilded. The most interesting work is the weaving of wire for window screens. There is liberal provision for education and religious exercises. Punishments are confined to deprivation of privi-



## SECRETARY'S REPORT.

leges and the dark-room. The ventilation is remarkably good, being secured by some skilful method. Nothing is done by the government or societies for discharged prisoners, and this was admitted to be a defect. The general impression which the prisons of Berlin give is a favorable one. There is an evident disposition to make improvements.

Most of the prisons of Paris were visited, as Grande Roquette and Petite Roquette, Mazas, St. Lazare, La Santé and Conciergerie. The visitor is dissatisfied with French prisons, particularly if he has just visited those of Belgium.

*St. Lazare* is an old convent, where St. Vincent de Paul lived; built in 1683, and entirely unfitted for a prison. Its halls are dark and damp, and the ceilings low. It contains nearly 1,500 inmates, all women or girls. Too many men are employed in it, for a woman's prison, doing work which women could do as well. There are few, if any, separate cells. In one room were eighty beds. The prisoners' work was sewing bags, shirts, &c. The prison was crowded, and deficient in classification and separation, and had no features to be commended.

The *Petite Roquette* is a prison for boys under sixteen, arranged on the separate system, no boy being allowed to see another, but each working or studying in his cell. The cells were not clean. The boys had a sad and depressed look. Some were in the separate yards assigned to each, having hoops in their hands, but little chance to play with them. Others were at work in their solitary rooms, or, having no work, were listlessly passing their time. Only those are kept here whose sentences do not exceed six months. If the sentence exceeds that, they are sent to reformatories, as Mettray, &c. Whatever may be the merits of the separate system for adults, it seems strange that it was ever thought wise or humane for children.

The *Conciergerie* need only be referred to. It is used for the purposes of temporary detention, and seems well conducted. It has a small chapel, once the room where Marie Antoinette was imprisoned.

The *Grande Roquette* is a prison in which sentenced prison-

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ers are confined. There are 320 cells; but there are more prisoners than cells, requiring the use of common sleeping-rooms, which are also used as work-rooms. The prisoners work in rooms together upon boxes for hooks and eyes, and for milliners, and also make shoes, pocket-books, leather hats, &c.; but 125 prisoners were in a yard talking together, and doing nothing. In this prison the Archbishop of Paris was confined by the Commune, and a slab in the prison wall commemorates the spot where he fell.

The *Mazas* was constructed in 1850 on the system of Pennsylvania and Belgium, but it is not administered so well as the Belgian prisons, and the separate system is not strictly adhered to, there being work-shops where several prisoners are employed together in making paper bags, covering and binding writing-books, chair-seating, polishing iron watch-chains, &c..

*La Santé* is a modern prison, erected only seven years ago, upon the system of Pennsylvania and Belgium, and has 500 cells, and 1,075 prisoners, of whom 575 must sleep in common rooms. The latter were not shown, being stated to be "provisional." The priest, standing on an altar in the centre, can be seen by all the prisoners in their cells, when their doors are left open a few inches. Among the kinds of prison-work were making leather sacks, the leather tops of umbrellas, shoes, splitting and sawing kindlings. Over 120 prisoners, young and old, were in a yard talking together and walking about, not having any work, and this was their mode of passing their time for the day. In this prison, as in other French prisons, the prisoner has a share of his earnings, generally one-half. Between \$300 and \$400 a month are paid to the prisoners. Sometimes between \$200 and \$300, and even much larger sums, are paid to the out-going convict. The net cost of support, including salaries of officers, is eighteen cents a day at this prison. Prisoners in French prisons can use their earnings, or a part, to buy comforts and delicacies at the storehouse, or *cantine*, as in Belgium,—a mode of adding to the meagre diet.

The prisons of Paris are probably not the best conducted

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prisons of France. The women's prison at Clermont, where corsets and dresses are made, is said to be a model of its kind.

The English convict system is one of progressive classification and gradual release, founded on the moral principles of hope and self-control. It divides the term of sentence into three stages, from each of which there is a deduction of time as a reward of good behavior. The *first* is for nine months in *separate* confinement, on a low diet, and with severe restrictions, passed as well by day as night, in the cell, except during religious services, and the time given for exercise. The diet and kind of work are improved during the latter part of the period. This is the stage served at Pentonville and Millbank, in London. It is considered to be highly useful as an initial stage, having the effect to subdue the perverse spirit, to require a season of solitude and reflection for awakening contrition and susceptibility to moral and religious influences, and to put at the beginning a disagreeable stage of imprisonment, from which progress, with increasing privileges, can be made upon good behavior, to higher grades. This is a reasonable view, and it ought to be tested by experiment with us. An opportunity is at hand in the construction of the new state prison, in which a division with large cells could be assigned for the purpose. During a part of this period, at least in Ireland, labor of a monotonous and uninteresting, as well as unproductive kind, like oakum-picking, is imposed in order to make genuine and profitable labor thereafter more welcome. This is a doubtful feature. There is something unnatural in such a voluntary waste of human strength and time, and it seems contrary to the order of Providence. In the *second* stage, the convict, with better food and greater privileges, works in *association* with his fellow prisoners under strict supervision, but still occupying, when not at work, or engaged in religious or educational exercises, his separate cell, and liable, for misconduct, to be degraded to the first stage. This second stage resembles the congregate system, which includes separate dormitories with associated labor. It is subdivided into progressive classes, with diminishing restraints and increasing

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privileges, as the prisoner perseveres in well-doing. His promotion from the first stage to the second, and from one class to another in the second, as also his relapse back, are determined by an elaborate system of marks relating to conduct, instruction and labor carefully administered (with, in Ireland, badges-indicating progress),—a system little practised in this country, but well deserving introduction. In the *third* or last stage, the convict is conditionally released on *license or ticket-of-leave*, subject to revocation on a breach of its conditions, during which he is under police supervision, with the duty to report himself monthly. This stage has not met the sanction of public opinion with us, and would encounter practical difficulties in a country of vast extent and many state jurisdictions.

The English surpass us in the time and labor given to *religious services* and *education*. The prisoners attend prayers every morning, not as in most of our prisons, only on Sundays. At the Pentonville prison the morning prayers last about three-quarters of an hour, longer than perhaps it is best, and each prisoner has an hour assigned for study.

The English system, and indeed foreign systems generally, make greater provision for the taking of *exercise* by convicts in the open air, than our own.

The *labor* of our best prisons is more productive than those of Great Britain. The labor there, during the congregated stage, as in the convict prisons, is largely out-door work, as in quarrying and dressing stone, building sea-walls and fortifications. It is used, also, to build new prisons after a small part has been completed for the reception of the first detachment of convicts.

The convict prisons for *women*, at Fulham in London, with 300 inmates, and at Woking about twenty-five miles distant, with 700, were visited. The women are under sentence for larceny, arson, homicide and other crimes, for terms ranging from five years to life. The Fulham prison occupies buildings formerly used for a boys' school, and arranged with additions and changes for its present purpose. The Woking prison was erected for a women's prison, and has all the modern

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appointments. The period of sentence is divided into different stages, with progress from one to the other, determined by conduct as shown by marks. Fulham has two divisions, the prison proper and the refuge, the latter being for those who have behaved well in the prison. At Woking the prisoner is kept for nine months at work in her cell, with the door closed; but in Ireland this period for women is only four or five months. In the second stage she continues to work in it, but the door is left open. In the third she works in association with prisoners of her class, and can communicate with them under rules. When exercising, the prisoners of this class walk three together, and the three are at liberty to converse. The work at Fulham is sewing, in the cells or outside of them, for the prison and for other government purposes, and laundry for the public. At Woking, besides sewing and knitting, 70 women are engaged on mosaic work for floors and pavements, a specimen of which may be seen in those of the South Kensington Museum. This kind of labor for women is not generally approved. The superintendent and other officers of these prisons are *women*. Five or six men are employed at them as gate-keeper, watchman, messenger, and several in doing work unsuitable for women, and assisting in case of discipline and resistance to authority. The punishments are deprivation of privileges, confinement in a solitary cell more or less darkened, and the strait-jacket.

There are three *refuges* in England,—one of which, that at Winchester, called the Carlisle Memorial Refuge, founded by Sir Walter Crofton, and still very much under his direction, was visited. They are situated in cities, and not as is sometimes thought necessary, in remote rural districts. In them, women convicts, in case of good conduct in the convict prisons, as determined by marks, pass the last nine months of their sentence, subject to be remanded to the prison for attempting to escape, or other misconduct. The Refuge is supported by grants from the government and the earnings of convicts, which, at Winchester, from the laundry and the sewing of shirts for manufacturers, exceed \$2,500 a year.

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Places are found for the women, and they are followed with kindly interest, good counsels and correspondence. The institution, though trusted by the government with authority, is under private management, differing in this respect from the intermediate prison of the Irish system at Lusk. The Golden Bridge Refuge, near Dublin, is similar to the Carlisle Refuge. The best feature of the Refuge system is, that in the final stage, when the government is about to send the convict woman forth, it brings to bear upon her voluntary sympathy, charity and Christian effort. It would be a similar provision if the Home for Discharged Female Convicts, at Dedham, were to receive convict women during the latter part of their sentence, subject to be remanded to prison for misconduct or attempt to escape.

Three *county* prisons in England were visited—those at Cambridge, Lincoln and Winchester; besides the Colbath Fields prison in London. They are probably a fair average of their class. Their material aspects are excellent, and they appear to be well conducted. In addition to the loss of privileges and solitary confinement, corporal punishment may be inflicted, but it is only resorted to in rare cases.

The best prison in England, for industrial results, is said to be that at Wakefield in Yorkshire, where mats are profitably made from the cocoa-nut fibre. An existing law, apparently disapproved by public opinion and not likely to remain long, requires the labor for some months after confinement, to be what is called penal labor—that is, on the treadmill and crank. This is unproductive, yielding not over four cents a day, perhaps only half of that. It is thought to be deterrent in the case of short detentions, as of drunkards and vagrants. The treadmill certainly does not admit of shirking. Prison industries are more interfered with in England than with us, by the demands of trades-unions. To such an extent have they been carried as to insist that the prisons, which first introduced the business of mat-making, shall abandon it so as not to compete with the manufacturers who, induced by their example, set it up. In Great Britain, as with us, there are many local prisons too small for profit-



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able industry, and there is a movement to discontinue such by a consolidation with others.

The *Irish system*, of which much has been written, is in the main like the English system, which has adopted its distinctive methods. It rests upon the same principles carried out into greater detail, not only with marks but with badges. It has also one stage, that of the *intermediate* prison, which has not been adopted in England. It is placed between the second period, that of associated imprisonment, and the last, that of conditional liberty or ticket-of-leave. It is the closing period of imprisonment, and lasts six months or more according to the length of the original sentence. There is less restraint in it than in the convict prisons, and upon misconduct the convict reverts to the first stage. There is no attempt to prevent the convicts communicating freely with each other. They are not kept within walls, and have chances for escape. It is claimed for this stage that it admits greater freedom of action, and prepares the convict for a discharge, tests his reformation and power of self-control, and shows him fit to be employed and trusted by the public. There were at first two institutions of this kind, one at Smithfield, now discontinued, where trades were carried on, and another at Lusk, still kept up, where farming only is the employment. Lusk was visited by the Secretary on October 28. It is an hour's railway ride from Dublin, and is in a very sparsely settled district. There is a small village in the immediate neighborhood. The estate contains 170 acres, and is low and marshy. Its drainage has furnished labor for the convicts. The convicts occupy two one-story buildings, of primitive construction, reminding one of the barracks used by soldiers at Readville during our civil war. Most of them sleep in one of them, in beds ranged in rows, with two officers occupying a room divided off by a partition. They take their meals and attend school in the other, in which also three convicts sleep. These buildings (*huts* as they are called) are locked at night. There are nine officers and employes on the premises, rather a large force for so few convicts, but they attend also to the transportation of con

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victs. Most of the prisoners attend the Catholic church in the village. They are not allowed to associate with the inhabitants, and are kept under strict surveillance. On the day of the visit 17 of the 37 convicts were seen digging potatoes, with an officer overseeing them. The rest were on other parts of the farm, engaged in quarrying stone, building a house, etc. Escape from Lusk is not difficult, but recapture almost certain, having always been effected except in a single case. The last man who tried it got no further than Tipperary. With an escape or an attempt to escape, the period of imprisonment is lengthened and the convict for this or other misconduct is remanded to the earlier stages. The State Workhouse at Bridgewater, with its out-door employment of prisoners, resembles, except in its better buildings, the intermediate prison at Lusk.

The intermediate prison is the particular feature of the Irish system to which attention has been most directed, but there is reason to believe that in estimating its effects in reducing crime other causes have not been sufficiently regarded.

Crime has largely decreased in Ireland from other causes than any special arrangements of the convict system. The discussion in relation to it has overlooked the social revolution which emigration to the United States, from the famine to this day, has wrought and is still working, reducing the population from nine millions to between five and six, removing the impoverished classes as well as many of a criminal character, and improving the condition of those who remained to enjoy better food, homes and wages. Then too must be taken into account the ameliorating legislation of Parliament, which has protected the tenant, organized national schools, disestablished the Church,—thereby diminishing the causes of crime, creating a better feeling between classes, and eliminating from the calendar the long list of crimes of an agrarian and partisan character.

The introduction of the Irish system was accompanied also by a newly awakened spirit of philanthropy and reform, which was of great effect aside from any peculiar features of the system

## SECRETARY'S REPORT.

itself. Reform schools for vicious boys and girls were established, and their association with adult criminals in prisons prevented. Industrial schools were provided for orphan and neglected children. Here, as always, the most successful warfare can be made on crime.

When the Irish system was established the prison administration was in the lowest state. Prison accommodations were entirely inadequate, and overcrowding with its worst evils prevailed. For instance, at Spike Island, with barely sufficient provision for 1,200 convicts, there were 2,000. There was no sufficient employment for convicts, and there was a neglect of all sanitary precautions. Scrofula and consumption ravaged fearfully, with an unexampled rate of mortality. The officers, as a class, were of a low and degraded type. They were given to intoxication, and a large proportion were drunkards. Nearly all the warders, in number above 100, and all the school teachers except one, were dismissed for incompetency, neglect of duty, or immorality. Any system, the separate, the congregate, or any other pressed by good men, could not fail to improve such a wretched condition of things.

The cause of the discontinuance of the intermediate prison at Smithfield, where mechanical work was done, has not been fully explained. It was given up in 1868 with the simple remark in the next report that the convict prisons did not, "from whatever cause arising," supply a sufficient number of convicts fitted for working at trades. There are about 900 inmates of the male convict prisons of Ireland, and if they are of the kind committed to our state prison, it is difficult to understand this incapacity. There is also a notable reduction in the number of prisoners of the intermediate stage not accounted for by any general reduction in the total number of convicts. There were formerly 100 convicts in the intermediate prisons, and in 1868 there were as many as 76; but, with no material diminution in the number of convicts, there were, on January 1, 1873, only 56 at Lusk, and on October 28 only 37. The abolition of Smithfield, the reduction of numbers at Lusk, and the omission to appoint any successor

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of Mr. Organ, the lecturer and superintendent of released prisoners, who died in 1869, indicate, without more explanation than is given in the official reports, a change or modification of the system.

One other feature of the Irish prison population may be noted. It includes a large element in which mental incapacity rather than criminality predominates. Thus, at Spike Island, in January, 1873, out of 697 convicts, 40 were insane, idiotic or imbecile. This characteristic of Irish prisons should be observed in any consideration of its adaptation to other countries.

The Irish system, as devised by Sir Walter Crofton, has not been applied to the local prisons, where little system and organization are found, as appears from the official reports.

It is difficult to see in the intermediate system the scope for free agency or the training of character which is sometimes ascribed to it. It has indeed certain physical advantages. The convict has the boon of green fields around him and an open sky above him, and his system will be toned up by the view as well as by the fresh air. With this refreshment, he will be less likely to be overmastered by the wild sensations which accompany the sudden change from long close confinement to entire freedom, often leading him into excesses and even criminal adventures. But while he is in the intermediate prison it must be remembered that he is not mingling with the world of men, coming in contact with its manifold temptations, to triumph over or to fall before them. He can run away, but so near is the close of his imprisonment, and so certain his recapture with a heavy sentence as a penalty, that hardly any but a witless man would do that. Intellectual without moral sense would be quite sufficient in most cases to prevent it. The intermediate prison is doubtless of advantage as a transition, but as a test of reformation it must still be regarded as an experiment.

After all, is the effort to find a middle, probationary state between captivity and freedom, either by an intermediate prison or a conditional license, where free agency can have scope and yet moral weakness be aided by a measure of con-

## SECRETARY'S REPORT.

straint, one that is likely to meet with much success? It has been sought for races and individuals on their way from slavery to liberty, but the search has been vain. It has been indeed provided for the child while under parental love and control, and his nature has been adapted to it; but manhood has been left to choose for itself and to enjoy or suffer according to its choice.

It will ever be the deserved glory of the Irish system and of its author, Sir Walter Crofton, whatever experience may determine as to any of its peculiar appliances and their adaptation to other countries, that it has given the example of earnest thought and high capacity devoted to the administration of prisons, and that it has shown to the prisoner himself the interest of society in his reformation, and asserted the wise discipline of the criminal classes as an imperative duty of communities and states.

At the risk of offending local pride, the confession must be made that the European system tends to make a higher type of *officers* of prisons than our own. Political considerations have with us interfered with the best selections. There is a greater supply as compared with the demand in other countries of persons fitted for such places, or rather the demand from other occupations is not so great as here. For our absurd method of selecting local prison officers we are entitled to the patent. We choose a sheriff by popular election to keep order in a large number of courts, to sit with juries in the assessment of land damages, and to supervise the service of civil processes in the county, and then make him *ex officio* the head of the prison. It would be a similarly wise arrangement if we nominated and elected, after a fierce controversy, a governor to perform various administrative duties, and then made him *ex officio* chief justice of the Supreme Court and superintendent of the Astronomical Observatory. The result might be a worthy governor, but it is feared that the sciences of jurisprudence and astronomy would suffer. No man can be a competent prison officer who is not selected with sole reference to its duties, and whose time and attention are distracted by other occupations.

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FOREIGN PRISONS.

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As a closing observation upon schemes of prison administration, it may be said that the effort of those interested in them is likely to be hereafter not so much to fix on any one method and theory as the only true one to the exclusion of others, but rather to obtain the appointment of officers of high character and purpose, and of peculiar tact and fitness for their posts, to secure moral and intellectual training for the prisoners, to provide continuous labor and such as will be useful to them in gaining a livelihood, and to aid them after their discharge with employment and the good offices of Christian society. These are simple aims, neither visionary nor radical nor costly, but easily accomplished when the same heart and interest shall be enlisted in prisons as are now cheerfully given to material enterprises.

With a single reflection this Report will be concluded. The American visitor to foreign institutions finds them, somewhat to his surprise, quite similar to our own, with many points of resemblance and few of contrast. The direction of civilization is to a unity of thought, habit, and organization. Dress itself typifies this essential tendency. The costumes of isolated communities are passing away, and the prosperous citizen of a hamlet of the Tyrol walks undistinguished the streets of our metropolis. Whatever is done in one country in any department of activity becomes known and copied in others. Is it not a blessed assurance that the devices of the cunning artificer, the lessons of experience, and the aspirations of the good are not to be appropriated to the place of their origin alone, but are, like universal benedictions, to be shared by the whole Human Family?

EDWARD L. PIERCE.

Boston, 22 December, 1873.





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TENTH ANNUAL REPORT  
OF THE  
GENERAL AGENT  
OF THE  
BOARD OF STATE CHARITIES.

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1872-73.

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# GENERAL AGENT'S REPORT.

BOSTON, October 1, 1873.

To the Board of State Charities.

GENTLEMEN :—The Tenth Annual Report of the General Agent is herewith submitted, embracing all the proceedings and expenses\* of this department during the year.

The statute creating the office of General Agent of State Charities, evidently contemplated only an annual detailed statement of expenses incurred, and of work done. It has, however, been customary for that officer to exceed this limit, and suggest opinions upon matters incident to the efficient performance of his duties, and upon those relating to subjects of future legislation.

The present Agent, following the example of his predecessor in this regard, has also ventured certain suggestions looking

\* A DETAILED STATEMENT of the receipts and expenditures of the department for the year ending September 30, 1873.

## Expenditures.

### Salaries.—

S. C. Wrightington, General Agent,	\$3,000 00
Merritt Nash, Deputy,	1,600 00
William J. Stetson, Deputy,	1,200 00
Willard D. Tripp, Deputy,	1,200 00
Charles M. Hanson, Assistant, 7 mos.,	700 00
Henry H. Fairbanks, Assistant,	800 00
Patrick Glynn, Assistant,	800 00
Charles A. Coloord, 1st Boatman,	900 00
Fred. M. Moro, 2d Boatman,	600 00

\$10,800 00

### Travelling Expenses.—

Merritt Nash,	\$166 90
Charles M. Hanson,	31 65
Henry H. Fairbanks,	26 00

\$224 55

### Office Expenses.—

Rent and taxes,	\$379 00
Fuel,	39 00
Water rates,	14 00

Repairs,	\$29 43
Stationery and record books,	141 35
Printing,	26 67
Postage,	47 00
Railway guides and newspapers,	53 00
Furniture,	39 90
Cleaning office,	52 00
Incidentals,	12 75

\$834 10

### Boat Expenses.—

Wharfage,	\$25 00
Extra boating,	55 68

80 68

Total, . . . . . \$1,139 33

Total expenditures, . . . . . \$11,939 33

The appropriation for the year was 14,600 00

Deducting the expenditures, there remains an unexpended balance of \$2,660 67

## Not Receipts.

From sundry persons for board of friends or selves at state almshouses and lunatic hospitals,	\$2,602 15
From cities and towns for board of city and town paupers at state almshouses and lunatic hospitals,	4,603 77

Amount paid Treasurer, . . . . . \$7,305 92

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GENERAL AGENT'S REPORT.

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to a change of method as well as of administration, all of which he respectfully submits to the consideration of the Board.

The last annual report shows that the expenses of the department for the year ending September 30, 1872, were for salaries (excluding agents for other ports), twelve thousand two hundred dollars, and for the ordinary expenses of the office thirteen hundred and eighty-one dollars.

During the present year, there has been paid from the General Agent's appropriation for salaries, ten thousand eight hundred dollars, and for the ordinary expenses of the office, including travelling expenses, rent, taxes, fuel, water and other supplies, stationery, printing, office and boat expenses, eleven hundred and thirty-nine dollars; making a total of eleven thousand nine hundred and thirty-nine dollars,—a reduction of seventeen hundred dollars from the previous year.

There was received during the year from cities and towns for support of lunatics and paupers, at lunatic hospitals, four thousand six hundred and three dollars, and from individuals for support of themselves or friends, two thousand six hundred and two dollars, all of which has been paid into the treasury of the Commonwealth.

The expenses are now less than in any previous year, since the twenty per cent. increase of salaries by the legislature of 1865, and this, notwithstanding a similar increase in the compensation of employes in 1869. Any further reduction in the annual expenses of this department can be accomplished only by a reduction in the compensation of employes, which is undesirable.

#### SUB-DEPARTMENT OF IMMIGRATION.

The European immigration into Massachusetts during the past year was largely in excess of that of 1872, the same being true of New York. But the immigration from the British provinces which is confined almost exclusively to the port of Boston, has, as compared with that of 1872, fallen off from ten to fifteen per cent. As, therefore, the increase of immigration at this port has been entirely consequent upon

## IMMIGRATION.

the great exodus from Europe, the influence of which is equally felt at ports of entry where the commutation fee is still imposed, whilst the immigration from the provinces which is shared with no other ports, and where the commutation fee would make a larger proportion of the passage-money has absolutely fallen off, it would appear that the increase or decrease of immigration depends upon other and broader considerations than the payment of a small commutation fee, as was urged by the Secretary before the committee of the legislature.

But whatever may be the advantages to the community of this increased immigration, there are certain disadvantages which should not be lost sight of. The accompanying tables show that increased immigration produces an increase of pauperism, the burden of which falls mainly upon the Commonwealth's treasury.

During the five years from 1860 to 1865 inclusive, when the European immigration to this port had almost entirely ceased, the number of state patients annually committed to the lunatic hospitals was reduced from 316 to 219, whilst during the great increase of immigration of the past five years the number of annual commitments of this class increased to 500, and this notwithstanding certain changes in the Settlement Law, which it was confidently expected would largely reduce it.

## STATISTICS OF IMMIGRATION.\*

During the past year 709 vessels bringing passengers arrived

\* TABLE showing the nationality and number of vessels arriving at the Port of Boston for the year ending September 30, 1873, also number of passengers, &c.

## BRITISH VESSELS.

WHERE FROM.	No. of Vessels.	No. of Passengers.	Aliens Bonded.	Immigrants not Bonded.
Great Britain, . . . . .	86	28,996	153	27,000
British Provinces, . . . . .	405	3,813	3	1,002
Western Islands, . . . . .	4	393	—	300
West Indies, . . . . .	17	37	3	20
South America, . . . . .	5	14	—	13
Mediterranean Ports, . . . . .	2	2	—	1
East Indies, . . . . .	1	1	—	1
Africa, . . . . .	5	55	—	13
Total, . . . . .	525	33,311	159	28,350



## GENERAL AGENT'S REPORT.

from foreign ports. Of this number 525 were British vessels, 174 American and 10 of other nationalities.

## AMERICAN VESSELS.

WHERE FROM.	No. of Vessels.	No. of Passengers.	Aliens Bonded.	Immigrants not Bonded.
Great Britain, . . . . .	5	12	—	6
British Provinces, . . . . .	124	6,118	9	1,003
Western Islands, . . . . .	7	509	1	433
Africa, . . . . .	7	24	1	13
South America, . . . . .	7	17	—	6
Mediterranean Ports, . . . . .	9	17	—	4
East Indies, . . . . .	1	1	—	—
West Indies, . . . . .	14	63	—	23
Total, . . . . .	174	6,838	11	2,175

## OTHER VESSELS.

WHERE FROM.	Nationality.	No. of Vessels.	No. of Passengers.	Aliens Bonded.	Immigrants not Bonded.
Australia, . . . . .	Swedish, .	1	2	—	1
Coast of Africa, . . . . .	Dutch, .	2	9	—	7
East Indies, . . . . .	Swedish, .	1	4	—	4
South America, . . . . .	German, .	1	6	—	—
Palermo, . . . . .	Italian, .	1	1	—	1
South America, . . . . .	Dutch, .	1	3	—	1
Western Islands, . . . . .	Portuguese, .	2	303	2	323
Antwerp, . . . . .	Austrian, .	1	5	—	5
Total, . . . . .	— —	10	423	2	342

## RECAPITULATION.

NATIONALITY OF VESSELS.	No. of Vessels.	No. of Passengers.	Aliens Bonded.	Immigrants not Bonded.
British, . . . . .	525	33,311	150	20,350
American, . . . . .	174	6,838	11	2,175
Other vessels, . . . . .	10	423	2	342
Total, . . . . .	709	40,572	172	30,867

CLASSIFICATION of all passengers arriving at the Port of Boston during the year ending September 30, 1873.

Americans, . . . . .	2,013	Scotland, . . . . .	943
Aliens previously residing in the State, . . . . .	7,517	Germany, . . . . .	2,477
Aliens bonded, . . . . .	172	Sweden, . . . . .	1,235
Aliens never in the State before, . . . . .	30,870	Holland, . . . . .	46
	40,572	Poland, . . . . .	281
		Switzerland, . . . . .	15
Age of Immigrants,—		Wales, . . . . .	33
Under 15 years, . . . . .	6,805	Denmark, . . . . .	152
Fifteen to 25 years, . . . . .	12,995	Belgium, . . . . .	7
Twenty-five to 50 years, . . . . .	9,890	France, . . . . .	126
Fifty years and upwards, . . . . .	1,262	Italy, . . . . .	29
	31,042	Austria, . . . . .	22
		Russia, . . . . .	96
Sex of Immigrants,—		Spain, . . . . .	6
Males, . . . . .	16,602	Greece, . . . . .	4
Females, . . . . .	14,440	West Indies, . . . . .	12
	31,042	Australia, . . . . .	2
		Western Islands, . . . . .	1,068
Nationality of Immigrants,—		Africa, . . . . .	21
British Provinces, . . . . .	2,539	South America, . . . . .	28
England, . . . . .	9,226	East Indies, . . . . .	1
Ireland, . . . . .	12,474		31,042

SETTLEMENT LAWS.

These vessels brought 40,572 passengers, of whom 9,530 were of American birth, or aliens who had previously resided in the State, and 31,042 were immigrants.

Of the immigrants, 27,159 were from Great Britain, 2,707 from the British Provinces of North America, 1,057 from the Western Islands, and 119 from other countries.

The number bonded was 172, and 7,024 passed through the Commonwealth on their way to other States.

EXPENSES.

Salaries, . . . . .	\$3,100 00
Rent, printing, stationery, &c., . . . . .	594 68
Extra boating and wharfage, . . . . .	80 68
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	\$3,775 36

SUB-DEPARTMENT OF SETTLEMENT.

There are no sufficient data by which to correctly estimate what proportion of the permanent residents of Massachusetts are legally settled within the State.

But enough as it seems to me is known to justify the inference that the proportion is considerably larger than has usually been supposed. For the solution of this question we must select some characteristic affecting as nearly as may be all classes alike, and in regard to which the necessary information may be obtained with considerable exactness.

TABLE showing the number of Immigrants landing monthly from Great Britain and Ireland, per Cunard Line, also number ticketed beyond the State.

1872.	Number Bonded.	No. not here before.	Number Arriving.	No. ticketed beyond the State.
October, . . . . .	14	2,009	2,025	499
November, . . . . .	11	1,349	1,360	485
December, . . . . .	10	887	847	879
<b>1873.</b>				
January, . . . . .	6	503	509	295
February, . . . . .	4	696	700	470
March, . . . . .	4	1,173	1,177	615
April, . . . . .	16	5,164	5,180	1,473
May, . . . . .	28	5,570	5,598	1,130
June, . . . . .	18	2,945	2,963	430
July, . . . . .	16	2,311	2,327	465
August, . . . . .	9	1,879	1,888	543
September, . . . . .	15	2,228	2,243	240
Total, . . . . .	151	26,664	26,815	7,024

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GENERAL AGENT'S REPORT.

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For obvious reasons inferences drawn from the relative number of state and town paupers are inconclusive, and may be deceptive. Insanity is the characteristic which seems best to answer the purpose of this examination as combining in a greater degree the elements essential to its success, to wit, universality of application, and comparatively exact statistical information relative thereto.

The estimated average number of insane in Massachusetts is about 2,500, statistically divided into three classes technically known as "private," "town" and "state patients." The state patients with few exceptions have no legal settlement in the State. The town patients are legally settled in the towns from which they derive their support. The private patients, being usually persons of means or descendants of well-to-do families, have acquired or derivative settlements almost without exception.

If, then, we ascertain the number of insane persons in the community provided for at other than the public cost, and add to it the number supported at the expense of the municipalities, and compare this sum with the number supported by the State, we shall approximately discover the relative proportion of the settled and unsettled in the community.

From the Appendix of the Secretary's Report, it will be seen that on the first of October, 1872, the number of insane supported by the State was about 650; supported by towns, about 1,300, and by other than public cost about 550.

If, then, our premises and reasoning are correct, the conclusion would seem to be that nearly seventy-five per cent. of the inhabitants of this Commonwealth are legally settled therein.

There would seem to be no sufficient reason why a certain proportion of the virtuous poor among the unsettled not needing the treatment or restraint of a hospital, might not be provided for in the town of their residence without encountering the obvious objections to a radical change in the settlement law, or fostering the more objectionable system of out-door relief.

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STATE LUNATIC HOSPITALS.

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To that end I would suggest the enactment of the following:—

“ Any person of the age of twenty-one years, not having been convicted of a crime, and having resided in any place within this state the five years next preceding his application for relief and support in such place of his residence, shall, if he so elect, receive such relief and support in the same manner, to the same extent, and under the same conditions as if legally settled therein.

The suits instituted against the town of Ipswich for the support of Nancy Smith at the Northampton Lunatic Hospital, and against the town of Beverly for the support of Charles Stackpole at the Taunton Lunatic Hospital, have been tried in the superior court, and in both cases reported by the court to the supreme judicial court for the determination of questions of law.

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STATE LUNATIC HOSPITALS.

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The necessity for increased hospital accommodation for the insane was presented to the last legislature, and ample provision made for the immediate future; although should the present rate of increase in the number of insane to be provided for continue, the new state hospital would be filled the year of its opening, and that without including the transfer of the city patients from the hospital at South Boston.

On the first day of October, 1872, there were at the three state lunatic hospitals, three hundred and forty patients chargeable to the State, and four hundred and ninety-nine, having no known settlement, were admitted during the year, making a total of eight hundred and thirty-nine state patients to be provided for.

Of this number, it was ascertained that ninety-seven were legally settled in the State, and their accounts transferred, or the expense of their support collected of the town of their settlement.

One hundred and fifteen were found to be legally chargeable to other communities, and were remitted to their custody. Forty-eight were returned to their friends in this and other

## GENERAL AGENT'S REPORT.

lands, and ninety-four were transferred to the Asylum for Insane at Tewksbury.

## STATE ALMSHOUSE.

The institution at Tewksbury is now the only state almshouse, although a small number of paupers, are for various reasons domiciled at Bridgewater and Monson. Should the present winter witness a general cessation of business, the provision for their re-opening in the Act discontinuing the almshouses at Bridgewater and Monson will probably become operative.

The number of trials at the state almshouse during the past year, was three hundred and twenty-five. The accompanying tables\* show the number in each institution on the first day of the present month.

## STATE WORKHOUSE.

The trials at the State Almshouse resulted :—

In the conviction of . . . . .	308
In the acquittal of . . . . .	8
In the continuance of . . . . .	9
	— 325

\* TABLE showing the number of examinations made at each of the State Almshouse and Lunatic Hospitals and at the Local Office, the number requiring verification, and the number returned verified or otherwise; also the number of Legal Settlements found in the State, and the Settlements of Insane found in other States :—

	Number of Examinations.	Number for Verification.	Number Returned.	Number of Settlements.
Taunton Lunatic Hospital, . . . . .	294	246	242	56
Worcester Lunatic Hospital, . . . . .	167			32
Northampton Lunatic Hospital, . . . . .	38			10
Asylum for Insane, . . . . .	89	17	16	3
Tewksbury State Almshouse, . . . . .	1,919			96
Bridgewater Workhouse, . . . . .	64			19
Local Office, . . . . .	971			8
Total, . . . . .	3,492	263	260	148

## Settlement of Insane out of the State :—

Maine, . . . . .	22	Connecticut, . . . . .	9
New Hampshire, . . . . .	6	New York, . . . . .	84
Vermont, . . . . .	4		
Rhode Island, . . . . .	6	Total, . . . . .	121

## Number remaining in the Institutions October 1, 1873.

Taunton Lunatic Hospital, . . . . .	76	Bridgewater Workhouse, under sen-	
Worcester Lunatic Hospital, . . . . .	46	tence, . . . . .	209
Northampton Lunatic Hospital, . . . . .	246	others, . . . . .	57
Asylum for Insane, . . . . .	303	State Primary School, scholars, . . . . .	400
Tewksbury State Almshouse, . . . . .	459	others, . . . . .	68
		Total, . . . . .	1,850

## STATE WORKHOUSE.

The number sentenced from institutions remaining

October 1, 1872, was	213
Admitted during the year,	308
Total,	521
There were released by expiration of sentence,	236
Pardoned by Board of State Charities,	25
Died,	22
Eloped and not retaken,	12
Total,	295

Number remaining October 1, 1873, . . . . . 226

There were in the institution October 1, 1873, sixty-four persons sentenced from the municipal and police courts, and transferred from the reformatories, making the whole number present at that date 290.

*Bastardy.*

The number of cases pending October 1, 1873, in which proceedings had been instituted under the Act was	4
Entered during the year,	4
Total,	8

TABLE of Complaints, Pleas, Trials and Sentence.

COMPLAINTS.				PLEAS.				TRIALS.					
Lewd, Wanton and Lascivious.		Idle and Disorderly.		Guilty.		Not Guilty.		Convicted.		Acquitted.		Continued.	
Male.	Fem.	Male.	Fem.	Male.	Fem.	Male.	Fem.	Male.	Fem.	Male.	Fem.	Male.	Fem.
44	85	129	67	48	56	130	91	166	142	4	4	3	6
325				325				325					

TERMS OF SENTENCE.

3 Mos.		4 Mos.		6 Mos.		8 Mos.		9 Mos.		10 Mos.		12 Mos.		15 Mos.		16 Mos.		18 Mos.		24 Mos.	
Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.
47	3	20	9	17	21	7	1	1	-	-	1	24	44	4	6	2	-	-	12	39	50

Average sentence of males, 10 mos. 17 days. Average sentence of females, 15 mos. 4 days.



## GENERAL AGENT'S REPORT.

Settled by payment, . . . . .	4
under provisions of chap. 24, Gen. Stats., .	1
Discontinued for various causes, . . . . .	2
Pending Oct. 1, 1873, . . . . .	1
Total, . . . . .	— 8

Amount paid complainants, . . . . . \$190 00

*Expenses.*

Salaries, . . . . .	\$3,000 00
Travelling expenses, . . . . .	224 55
Record books, stationery, etc., . . . . .	186 42
	<hr/>
	\$3,410 97

Paid from appropriation for settlement and bastardy,—

Edwin Morton, Counsel fees, Settlement cases, .	\$222 26
Henry Walker, Counsel fees, Bastardy cases, .	74 25
Henry H. Fairbanks, clerical services, . . .	230 00
Expenses in Bastardy cases, . . . . .	55 98
in Settlement cases, . . . . .	51 20
	<hr/>
	\$633 69

## SUB-DEPARTMENT OF TRANSPORTATION.

The difficulties inseparable from an efficient performance of the duties connected with the removal of lunatics and paupers to their places of settlement or usual homes, and the expense attending the same increase from year to year.

Within the past year the authorities of Portland have refused to receive and forward to their homes, paupers from the Provinces who had within a limited period made that city their port of landing, and thus compelled the board's officers to accompany all such to Portland, and there place them on steamers for their destinations, thus greatly increasing the cost of transportation.

The great increase also in the number of aliens landing at this port has proportionately enlarged the number whose

## TRANSPORTATION.

removal entails ocean carriage, and the greater number of lunatics removed necessitates additional supervision and attendance.

The importance of this bureau to the economy of the State may be illustrated by a single case, and that by no means an exceptional one. Some time in 1866, an American family residing in England, procured the services of a young English girl as nursery-maid, and prevailed upon her to accompany them to Massachusetts. Six months after their arrival she became violently insane, in which state she has continued to the present time, during all of which period she has been an inmate of one of the state hospitals, and her board paid by the Commonwealth at an expense of about \$1,200. Her family had frequently expressed a desire for her return, and a willingness to meet her in Liverpool, if arrangements could be made for her safe conveyance to that point; but no means presented which seemed to justify your Agent in incurring the responsibility of her removal until September of the present year, when a female attendant at the hospital desiring to return to England on a visit volunteered for a suitable compensation to take charge of the unfortunate girl, and accompany her to her friends. Arrangements were soon made, an officer was detailed to accompany the attendant and patient to New York, engage passage and place them on board a European steamer.

During the year, sixteen hundred and sixty-four persons were removed, at an expense of less than seventy-four hundred dollars, and six hundred and sixty-eight transferred at an expense of about nineteen hundred dollars.

The accompanying tables\* present these removals and transfers in detail.

\* TABLES of removals and transfers showing the number, destination, &c.

Great Britain, . . . . .	76	District of Columbia, . . . . .	1
France, . . . . .	1	Virginia, . . . . .	8
Canada, . . . . .	52	North Carolina, . . . . .	11
Nova Scotia, . . . . .	32	South Carolina, . . . . .	1
New Brunswick, . . . . .	29	Louisiana, . . . . .	6
Maine, . . . . .	142	Arkansas, . . . . .	1
New Hampshire, . . . . .	45	Ohio, . . . . .	7
Vermont, . . . . .	30	Michigan, . . . . .	6
Rhode Island, . . . . .	52	Illinois, . . . . .	3
Connecticut, . . . . .	53	Iowa, . . . . .	2
New York, . . . . .	639	Western Islands, . . . . .	3
New Jersey, . . . . .	4	To friends, . . . . .	405
Pennsylvania, . . . . .	33		
Maryland, . . . . .	13	Total, . . . . .	1,664

## GENERAL AGENT'S REPORT.

*Expenses.*

Salaries, . . . . .	\$1,700 00
Railway guides, news reports, &c., . . . . .	53 00
	<hr/>
	\$1,753 00

## CONCLUSION.

During the five years of my service, nearly sixty thousand dollars have been collected for the board of lunatics and pau-

And they were sent at an expense of \$9,379.19, as follows:—

Fares to trans-Atlantic Ports and British Provinces, . . . . .	\$1,451 25	From State Primary School at Monson, . . . . .	12
Fares in United States, Canada, &c., . . . . .	4,427 80	Local Office at Boston, . . . . .	679
Board and provisions, . . . . .	231 00		
Clothing and outfits, . . . . .	53 00	Total, . . . . .	1,844
Cartage and expressage, . . . . .	685 65		
Telegrams and postage, . . . . .	34 11	Of this number there were removed from the State, under the Law of 1851, as follows:—	
Assistance, . . . . .	514 50	Via Boston and Maine Railroad, . . . . .	27
Transfers, . . . . .	1,882 28	Boston and Eastern Railroad, . . . . .	21
		Boston and Lowell Railroad, . . . . .	6
Total, . . . . .	\$9,379 19	Boston and Fitchburg Railroad, . . . . .	4
		Boston and Albany Railroad, . . . . .	85
And from the following named institutions:—		Boston and Providence Railroad, . . . . .	94
From Taunton Lunatic Hospital, . . . . .	36	Boston, Hartford and Erie Rail'd, . . . . .	4
Worcester Lunatic Hospital, . . . . .	39	Norwich and Worcester Railroad, . . . . .	12
Northampton Lunatic Hospital, . . . . .	38	Old Colony Railroad, . . . . .	122
Asylum for Insane at Tewksbury, . . . . .	48	Conveyances by water, . . . . .	29
State Almshouse at Tewksbury, . . . . .	714		
State Workhouse at Bridgewater, . . . . .	48	Total, . . . . .	415

*Transfers.*

From Taunton Lunatic Hospital to Asylum for Insane, . . . . .	60	From Tewksbury Almshouse to Bridgewater Workhouse, . . . . .	208
From Worcester Lunatic Hospital to Asylum for Insane, . . . . .	25	From Tewksbury Almshouse to Bridgewater Almshouse, . . . . .	18
From Northampton Lunatic Hospital to Asylum for Insane, . . . . .	9	From Tewksbury Almshouse to State Primary School, . . . . .	131
Total, . . . . .	94	From Tewksbury Almshouse to Monson Almshouse, . . . . .	16
From Taunton Lunatic Hospital to Northampton Lunatic Hospital, . . . . .	53	From State Primary School to Tewksbury Almshouse, . . . . .	2
From Worcester Lunatic Hospital to Northampton Lunatic Hospital, . . . . .	24	From State Primary School to State Reform School, . . . . .	5
From Taunton Lunatic Hospital to Worcester Lunatic Hospital, . . . . .	1	From State Primary School to State Industrial School, . . . . .	1
Total, . . . . .	78	From Taunton Lunatic Hospital to Bridgewater Workhouse, . . . . .	1
From Asylum for Insane to Northampton Lunatic Hospital, . . . . .	7	From State Reform School to Bridgewater Workhouse, . . . . .	6
From State Primary School to Northampton Lunatic Hospital, . . . . .	1	From State Industrial School to Bridgewater Workhouse, . . . . .	1
Total, . . . . .	8	Total, . . . . .	466

*Removals and transfers from Lunatic Hospitals.*

Transfers to Asylum for Insane,—		From Northampton Lunatic Hospital, . . . . .	25
From Taunton Lunatic Hospital, . . . . .	60	Total, . . . . .	164
Worcester Lunatic Hospital, . . . . .	25		
Northampton Lunatic Hospital, . . . . .	9	Transferred to Town of Settlement or removal,—	
Total, . . . . .	94	From Taunton Lunatic Hospital, . . . . .	54
Sent out of the State,—		Worcester Lunatic Hospital, . . . . .	33
From Taunton Lunatic Hospital, . . . . .	63	Northampton Lunatic Hospital, . . . . .	13
Worcester Lunatic Hospital, . . . . .	36	Total, . . . . .	104

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CONCLUSION.

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pers, and the average amount of town and individual indebtedness has been so largely reduced that there is at present but little of this class of indebtedness which is not now the subject of judicial investigation, or is uncollectable except by a suit at law.

Of the sixty thousand dollars mentioned above, nearly twenty-five per cent. was collected from individuals, no portion of which would have passed to the credit of the state treasury but for the intervention of the board. But still more has been saved to the treasury by this agency. When we consider that despite an increase of more than fifty per cent. of annual commitments of state patients to the hospitals since 1868, the annual cost of their board has been reduced by more than twenty-five thousand dollars, the importance of this work becomes apparent.

The reason of this remarkable diminution of expenses is, that during the period before referred to, from 1868 to 1873, the Commonwealth has through this department been relieved from the support of fourteen hundred and twenty-five insane persons—four hundred and ninety-three by the transfer of their accounts to the towns of their settlement, four hundred and forty-four by removal to their places of settlement in adjoining States, and four hundred and eighty-eight by removal to their usual homes, in the United States, in Canada, the Provinces and Great Britain.

All of which is respectfully submitted.

S. C. WRIGHTINGTON,

*General Agent.*

## GENERAL AGENT'S REPORT.

## SUPPLEMENT.

Tables showing the number of immigrants arriving at the port of Boston from April 20, 1837, to October 1, 1873, and the amount of head-money received during that period:—

TABLE No. 1.

YEAR.	Number of Immigrants.	Amount Received.	YEAR.	Number of Immigrants.	Amount Received.
1837, .	2,594	\$5,188 00	1844, .	4,602	\$9,204 00
1838, .	1,138	2,276 00	1845, .	8,550	17,100 00
1839, .	1,709	3,418 00	1846, .	15,504	31,008 00
1840, .	3,237	6,474 00	1847, .	24,245	48,490 00
1841, .	3,649	7,298 00	1848, .	6,784	13,568 00
1842, .	5,445	10,890 00	Total, .	79,868	\$159,736 10
1843, .	2,411	4,822 00			

From April 20, 1837, to May 10, 1848 (at which date the above table closes), the labor of supervising and collecting was performed by an appointee of the mayor and aldermen of Boston. The dates mentioned represent the calendar year.

## STATISTICS OF IMMIGRATION.

TABLE No. 2.

YEAR.	Number of Immigrants.	Amount Received.	YEAR.	Number of Immigrants.	Amount Received.
1848, .	13,927	\$27,494 00	1861, .	5,091	\$8,232 00
1849, .	29,518	32,288 00	1862, .	2,196	4,158 00
1850, .	24,739	36,770 00	1863, .	5,316	9,516 00
1851, .	23,307	43,314 00	1864, .	5,830	10,000 00
1852, .	19,618	40,838 00	1865, .	7,057	13,908 00
1853, .	21,206	44,528 00	1866, .	11,527	23,500 00
1854, .	24,229	44,507 00	1867, .	11,266	23,300 00
1855, .	14,408	27,215 00	1868, .	15,128	30,337 00
1856, .	14,022	23,545 00	1869, .	26,414	52,183 00
1857, .	12,536	21,982 00	1870, .	30,069	45,612 00
1858, .	4,551	9,830 00	1871, .	22,904	31,264 00
1859, .	7,096	13,319 00	1872, .	7,493	8,528 00
1860, .	7,874	13,365 00	Total, .	367,322	\$639,533 00
Grand total of Head-Money, . . . . .			\$799,269		

From May 10, 1848, to March 31, 1872, at which date the above table closes, the supervision was performed by officers of the Commonwealth. The dates mentioned represent the official year, which ends September 30. From June 1, 1849, to March 20, 1850, during which period no head-money was collected, 18,135 immigrants were landed. The amount refunded under the Act of 1853 was \$27,496. The amount refunded under the Act of 1870 was \$32,412.

TABLE No. 3.

Number of Immigrants, 1872, . . . . .	18,464
" " " 1873, . . . . .	31,042
Total, . . . . .	49,506
Grand total of Immigrants, . . . . .	496,696

From April 1, 1872, at which date the above table commences, the commutation of alien passenger bonds was discontinued.



## GENERAL AGENT'S REPORT.

TABLE NO. 4.  
*Showing the Nationality of Immigrants landing at the Port of Boston for the several official years, from May 10, '48, to Oct. 1, '73.*

PLACE OF BIRTH.	1848.	1849.	1850.	1851.	1852.	1853.	1854.	1855.	1856.	1857.	1858.	1859.	1860.
British Provinces,	1,068	2,290	1,533	1,640	2,673	2,543	2,973	3,029	3,274	2,941	993	1,472	1,339
England, . . .	1,660	3,593	3,248	3,566	2,129	1,987	2,105	1,927	1,729	1,893	529	1,129	2,509
Wales, . . .	25	30	24	27	16	73	57	402	703	6	7	4	7
Scotland, . . .	181	665	89	293	847	429	449	337	208	163	77	37	49
Ireland, . . .	10,827	19,441	19,432	17,209	13,141	14,429	16,143	6,724	6,687	5,592	2,366	4,132	3,492
Sweden, . . .	86	108	144	160	697	843	1,419	716	536	759	131	32	57
Denmark, . . .	-	-	3	4	1	13	14	17	8	19	3	-	6
Germany, . . .	30	222	144	191	161	376	441	442	264	527	92	65	68
Holland, . . .	-	22	-	19	106	92	19	43	15	39	5	6	19
Belgium, . . .	-	-	-	1	-	19	-	63	142	47	-	-	13
France, . . .	20	42	44	61	83	121	119	114	73	-	52	38	45
Spain, . . .	8	5	8	11	3	19	11	21	14	11	12	16	4
Austria, . . .	-	-	-	4	1	3	-	1	7	1	1	2	3
Hungary, . . .	-	-	-	1	-	4	-	3	4	-	-	-	1
Switzerland, . . .	-	-	4	3	29	21	11	27	13	15	-	11	19
Italy, . . .	-	24	17	81	45	53	27	49	65	169	25	15	82
Russia, . . .	-	7	-	8	6	11	3	7	11	-	2	-	-
Poland, . . .	-	-	-	7	-	14	3	19	11	8	-	-	4
East Indies, . . .	-	1	-	1	2	3	1	3	5	2	1	1	-
West Indies, . . .	9	5	19	21	15	14	34	41	14	25	14	4	-
South America, . . .	-	-	-	1	-	-	-	-	-	-	2	1	-
South Africa, . . .	10	-	-	3	1	4	3	5	2	-	-	-	-
Portugal & W. Islands, . . .	8	52	21	43	168	176	390	402	280	326	243	116	189
Other Countries, . . .	-	11	9	7	4	9	7	16	7	8	6	15	18
Totals, . . .	13,927	29,518	24,739	23,307	19,613	21,206	24,220	14,404	14,023	12,030	4,661	7,006	7,474

STATISTICS OF IMMIGRATION.

TABLE No. 4—Concluded.

PLACE OF BIRTH.	1861.	1863.	1864.	1865.	1866.	1867.	1869.	1869.	1870.	1871.	1872.	1873.	TOTAL.
British Provinces,	1,011	626	1,879	2,299	3,989	4,210	3,902	4,229	3,668	3,049	2,987	2,539	67,073
England, . . .	1,619	576	1,491	1,025	734	2,053	1,796	2,426	8,278	6,145	7,752	9,226	77,295
Wales, . . .	11	4	16	179	—	109	—	19	144	97	41	33	2,076
Scotland, . . .	—	13	24	52	174	137	117	544	979	574	1,020	942	8,971
Ireland, . . .	2,003	631	1,563	739	917	3,252	4,286	4,212	11,321	9,240	9,498	12,474	211,299
Sweden, . . .	100	68	5	249	68	129	—	57	531	399	1,252	1,235	10,324
Denmark, . . .	4	2	—	10	14	74	—	41	31	56	76	152	575
Germany, . . .	45	57	81	683	197	555	—	2,140	3,460	1,973	2,069	2,677	21,345
Holland, . . .	34	—	10	—	21	49	—	149	119	100	31	46	1,153
Belgium, . . .	2	2	4	802	—	—	—	210	11	24	15	7	911
France, . . .	37	32	33	51	36	98	—	66	71	77	139	128	1,765
Spain, . . .	8	16	17	—	9	16	—	19	21	31	—	6	306
Austria, . . .	—	—	3	14	—	—	13	23	19	20	33	22	191
Hungary, . . .	—	—	—	—	—	78	—	41	—	4	—	—	145
Switzerland, . . .	8	17	14	21	—	—	19	29	77	23	49	15	524
Italy, . . .	11	16	17	19	—	21	—	40	271	287	47	29	1,437
Russia, . . .	3	2	—	—	—	2	—	7	12	19	—	96	199
Poland, . . .	3	1	2	—	7	—	—	19	49	24	229	281	688
East Indies, . . .	2	—	1	—	—	—	53	42	8	—	—	1	128
West Indies, . . .	11	1	12	10	30	25	190	187	63	74	10	12	894
South America, . . .	1	—	—	8	—	4	35	37	5	13	14	26	165
South Africa, . . .	1	—	—	—	9	91	10	31	17	11	—	21	280
Portugal & W. Isl., . . .	169	127	134	130	807	521	518	509	611	664	663	1,068	8,634
Other Countries, . . .	8	5	10	39	45	72	42	51	2	—	32	6	450
Totals, . . .	5,091	2,196	5,316	5,830	7,057	11,527	11,266	15,128	30,069	22,904	25,957	31,042	416,828

## GENERAL AGENT'S REPORT.

TABLE No. 5.

*Showing the Sex of Immigrants landing at the Port of Boston for the several official years, from May 10, 1848, to Oct. 1, 1873.*

DATE.	Males.	Females.	DATE.	Males.	Females.
1848, . . .	7,701	6,226	1862, . . .	1,208	952
1849, . . .	15,375	14,143	1863, . . .	2,842	2,474
1850, . . .	12,615	12,124	1864, . . .	3,198	2,652
1851, . . .	12,182	11,125	1865, . . .	3,828	3,229
1852, . . .	10,798	8,820	1866, . . .	6,416	5,111
1853, . . .	11,166	10,040	1867, . . .	6,259	5,087
1854, . . .	12,830	11,399	1868, . . .	8,076	7,062
1855, . . .	7,850	6,558	1869, . . .	13,485	12,929
1856, . . .	7,713	6,309	1870, . . .	16,736	13,222
1857, . . .	6,602	5,934	1871, . . .	12,407	10,437
1858, . . .	2,451	2,100	1872, . . .	14,300	11,657
1859, . . .	3,848	3,248	1873, . . .	16,602	14,441
1860, . . .	4,716	3,158			
1861, . . .	2,634	2,457			
			Total, . . .	223,838	192,960

TABLE No. 6.

*Showing the Ages of Immigrants landing at the Port of Boston for the several official years, from May 10, 1848, to Oct. 1, 1873.*

DATE.	15 years and under.	Between 15 & 25 years.	Between 25 & 50 years.	50 years and upwards.
1848, . . . . .	2,784	6,264	4,184	685
1849, . . . . .	5,900	11,800	10,325	1,498
1850, . . . . .	4,944	9,892	8,548	1,335
1851, . . . . .	4,920	9,842	7,645	941
1852, . . . . .	4,858	9,842	3,920	998
1853, . . . . .	3,244	8,476	8,734	752
1854, . . . . .	4,875	9,788	8,544	1,022
1855, . . . . .	3,600	5,390	4,620	795
1856, . . . . .	2,804	5,608	4,907	705
1857, . . . . .	2,574	4,989	4,382	591
1858, . . . . .	849	1,981	1,489	232
1859, . . . . .	1,927	2,726	1,924	519
1860, . . . . .	1,572	3,144	2,751	407
1861, . . . . .	1,126	2,145	1,578	242
1862, . . . . .	444	862	740	150
1863, . . . . .	1,089	2,158	1,875	194
1864, . . . . .	1,262	2,214	2,030	324
1865, . . . . .	1,428	2,789	2,475	365
1866, . . . . .	2,537	4,773	3,673	544

## STATISTICS OF IMMIGRATION.

TABLE No. 6—Continued.

DATE.	15 years and under.	Between 15 & 25 years.	Between 25 & 50 years.	50 years and upwards.
1867, . . . . .	2,253	4,506	3,943	564
1868, . . . . .	3,142	6,359	4,923	704
1869, . . . . .	6,221	10,015	9,048	1,180
1870, . . . . .	6,630	11,618	10,373	1,448
1871, . . . . .	4,760	9,669	7,503	982
1872, . . . . .	5,625	11,087	8,189	1,056
1873, . . . . .	6,895	12,995	9,890	1,262
Total, . . . . .	88,253	170,932	138,213	19,430

Table showing the number of vessels bringing passengers from foreign ports to the port of Boston; the number of such passengers, and the expense attending their reception, from May 10, 1848, to October 1, 1873 :—

TABLE No. 7.

YEAR.	No. of Vessels.	No. of Passengers.	Expense.	YEAR.	No. of Vessels.	No. of Passengers.	Expense.
1848,	508	15,407	\$2,175 76	1862,	666	8,430	\$6,071 04
1849,	1,011	35,526	4,834 43	1863,	770	13,787	5,957 42
1850,	1,005	36,567	5,985 42	1864,	916	14,091	3,337 00
1851,	1,128	29,043	6,606 03	1865,	917	15,823	3,785 83
1852,	1,180	26,626	6,534 21	1866,	1,089	21,269	3,863 28
1853,	1,159	25,773	5,852 61	1867,	1,074	19,312	4,713 98
1854,	1,067	30,842	6,492 67	1868,	1,141	23,906	4,451 57
1855,	963	22,330	6,492 28	1869,	1,386	36,118	4,879 89
1856,	894	22,609	6,764 86	1870,	1,162	39,595	5,343 94
1857,	869	20,808	6,567 77	1871,	993	31,883	4,844 42
1858,	760	11,587	6,671 82	1872,	838	34,743	3,191 50
1859,	807	14,623	7,276 22	1873,	709	40,572	3,775 36
1860,	872	15,721	6,997 40				
1861,	661	12,099	6,765 82	Total,	24,545	619,590	\$140,232 53

## GENERAL AGENT'S REPORT.

TABLE No. 8.

Showing the number of state patients admitted to the state lunatic hospitals (excluding transfers) during the past fourteen years :—

1860,	.	.	.	.	273	1868,	.	.	.	.	326
1861,	.	.	.	.	316	1869,	.	.	.	.	342
1862,	.	.	.	.	245	1870,	.	.	.	.	451
1863,	.	.	.	.	242	1871,	.	.	.	.	467
1864,	.	.	.	.	236	1872,	.	.	.	.	495
1865,	.	.	.	.	219	1873,	.	.	.	.	499
1866,	.	.	.	.	284						—
1867,	.	.	.	.	314	Total,	.	.	.	.	4,711

TABLE No. 9.

Showing the number of state patients in the state hospitals on the 1st of October of each year :—

Y E A R .	Worcester Hospital.	Taunton Hospital.	Northampton Hospital.	Total.
1860,	130	196	221	547
1861,	156	243	216	615
1862,	189	271	232	692
1863,	175	238	248	661
1864,	116	186	216	518
1865,	91	152	235	478
1866,	129	147	272	548
1867,	101	153	271	525
1868,	95	181	264	540
1869,	51	146	234	431
1870,	35	124	209	368
1871,	29	91	215	335
1872,	25	85	230	340
1873,	76	46	246	368

## LUNATIC HOSPITALS.

TABLE No. 10.

Showing the average number of state patients supported at the three lunatic hospitals during the past fourteen official years, and the amount paid for their board :—

	HOSPITALS.			Totals.
	Taunton.	Worcester.	Northampton.	
<b>1860.</b>				
Average number, .	202	154	195	551
Amount paid, .	\$26,260 00	\$20,020 00	\$25,350 00	\$71,630 00
<b>1861.</b>				
Average number, .	238	168	219	625
Amount paid, .	\$30,940 00	\$21,840 00	\$28,470 00	\$81,250 00
<b>1862.</b>				
Average number, .	276	184	271	731
Amount paid, .	\$36,454 00	\$24,304 00	\$35,793 00	\$96,551 00
<b>1863.</b>				
Average number, .	257	184	247	688
Amount paid, .	\$35,080 00	\$25,116 00	\$33,716 00	\$93,912 00
<b>1864.</b>				
Average number, .	212	145	232	589
Amount paid, .	\$30,977 00	\$21,187 00	\$33,899 00	\$86,063 00
<b>1865.</b>				
Average number, .	173	106	225	504
Amount paid, .	\$28,697 00	\$17,581 00	\$37,323 00	\$83,600 00
<b>1866.</b>				
Average number, .	162	143	251	556
Amount paid, .	\$27,378 00	\$24,167 00	\$42,419 00	\$93,964 00
<b>1867.</b>				
Average number, .	142	138	262	542
Amount paid, .	\$25,400 00	\$24,685 00	\$46,866 00	\$96,951 00
<b>1868.</b>				
Average number, .	168	96	264	528
Amount paid, .	\$30,693 00	\$17,595 00	\$48,257 00	\$96,545 00
<b>1869.</b>				
Average number, .	165	75	249	489
Amount paid, .	\$30,025 00	\$13,714 00	\$45,348 00	\$89,087 00
<b>1870.</b>				
Average number, .	147	52	237	436
Amount paid, .	\$26,862 00	\$9,530 00	\$43,176 00	\$79,568 00
<b>1871.</b>				
Average number, .	132	46	232	410
Amount paid, .	\$24,143 00	\$8,447 00	\$42,236 00	\$74,826 00
<b>1872.</b>				
Average number, .	114	43	227	384
Amount paid, .	\$20,787 00	\$7,853 00	\$41,585 00	\$70,225 00
<b>1873.</b>				
Average number, .	97	51	248	396
Amount paid, .	\$17,676 00	\$9,296 00	\$45,254 00	\$72,226 00



## GENERAL AGENT'S REPORT.

TABLE No. 11.

Showing the number of state patients from the state lunatic hospitals, provided for by the Alien Commissioners and Board of State Charities, during the past fourteen years :—

Y E A R .	Sent to Asylum.	Transferred to Town of Settlement.	Otherwise provided for.	Total.
1860, . . . . .	9	4	17	30
1861, . . . . .	3	4	31	38
1862, . . . . .	3	10	21	34
1863, . . . . .	37	13	51	101
1864, . . . . .	70	9	64	143
1865, . . . . .	70	6	29	105
1866, . . . . .	35	—	25	60
1867, . . . . .	74	22	31	127
1868, . . . . .	76	24	28	128
1869, . . . . .	102	58	120	280
1870, . . . . .	143	90	120	353
1871, . . . . .	120	92	128	340
1872, . . . . .	103	97	145	345
1873, . . . . .	94	97	163	354
Total, . . . . .	939	526	973	2,438

TABLE No. 12.

Showing the amount collected for the board of lunatics and paupers at the state hospitals and almshouses during the past fourteen years :—

1860, . . . . . \$1,842 00	1868, . . . . . \$4,391 00
1861, . . . . . 2,500 00	1869, . . . . . 19,741 00
1862, . . . . . 3,069 00	1870, . . . . . 14,235 00
1863, . . . . . 3,451 00	1871, . . . . . 9,078 00
1864, . . . . . 2,869 00	1872, . . . . . 9,232 00
1865, . . . . . 4,474 00	1873, . . . . . 7,206 00
1866, . . . . . 6,722 00	
1867, . . . . . 5,955 00	Total, . . . . . \$94,765 00

## PERSONS REMOVED.

*List of Persons sent away under Act of 1860.*

DATE.	NAME.	WHERE SENT.	EXPENSES.
1872.			
Oct. 1,	Scanlon, Michael, . . . .	London, C. W., . . . .	\$15 00
3,	McCann, James, . . . .	St. John, N. B., . . . .	4 50
3,	Fulton, Maria, . . . .	Columbus, Ohio, . . . .	} 25 50
3,	Fulton, David, . . . .	" " . . . .	
3,	Fulton, Mary, . . . .	" " . . . .	
4,	Welsh, Ellen, . . . .	New York, . . . .	4 00
16,	Wales, Henry, . . . .	Newbern, N. C., . . . .	17 00
17,	Burton, Catherine, . . . .	Rochester, N. Y., . . . .	} 11 00
17,	Burton, Alice, . . . .	" " . . . .	
17,	Dexter, Mary, . . . .	Bridgewater, N. S., . . . .	
17,	Dexter, Zilpha, . . . .	" " . . . .	6 75
28,	Kimball, Martha, . . . .	England, . . . .	20 00
29,	Fitzhenry, Patrick, . . . .	Ireland, . . . .	30 00
29,	Billings, Horace, . . . .	New York, . . . .	4 00
29,	Ward, Eunice, . . . .	Pennsylvania, . . . .	9 90
Nov. 5,	Liscomb, Maria, . . . .	England, . . . .	} 60 00
5,	Liscomb, Alice, . . . .	" " . . . .	
5,	Liscomb, Sarah, . . . .	" " . . . .	
5,	Liscomb, Thomas, . . . .	" " . . . .	
5,	Liscomb, Maria, . . . .	" " . . . .	
8,	Haywood, Martha (colored), . . . .	Baltimore, Md., . . . .	} 20 00
8,	Haywood, Rosa, . . . .	" " . . . .	
13,	Alexander, B., . . . .	Philadelphia, . . . .	3 00
13,	Hanberg, Charles, . . . .	New York, . . . .	4 00
13,	Johnson, Elias W. (colored), . . . .	" " . . . .	4 00
14,	Royal, Albert, . . . .	Bangor, Me., . . . .	3 00
14,	Budlong, Enos, . . . .	Albany, N. Y., . . . .	6 00
15,	Cummings, Esther, . . . .	Baltimore, Md., . . . .	} 10 00
15,	Cummings, Willie, . . . .	" " . . . .	
16,	Thompson, Elizabeth, . . . .	Charlottetown, P. E. I., . . . .	10 00
16,	Cohen, Jacobs, . . . .	Liverpool, Eng., . . . .	Free.
16,	Rhall, Frank, . . . .	Philadelphia, . . . .	8 50
16,	Oteale, Stephen, . . . .	New York, . . . .	5 00
18,	McIsaac, Malcolm, . . . .	St. John, N. B., . . . .	5 50
22,	Helesell, Charles, . . . .	Portland, Me., . . . .	1 50
26,	Leahy, Thomas F., . . . .	Mystic, Conn., . . . .	3 00
26,	Phillips, William, . . . .	Trenton, N. J., . . . .	6 00
27,	Bertrand, Alice, . . . .	Richmond, Va., . . . .	} 14 00
27,	Bertrand, Millie, . . . .	" " . . . .	
29,	Hughes, Margaret, . . . .	Erie, Pa., . . . .	15 00
29,	Gamin, G. A., . . . .	Detroit, Mich., . . . .	} 12 00
29,	Gamin, Malvina, . . . .	" " . . . .	
29,	Gamin, Hartwell, . . . .	" " . . . .	
29,	Gamin, Amelia, . . . .	" " . . . .	
29,	Gamin, Eliza, . . . .	" " . . . .	
29,	Gamin, Malvina, . . . .	" " . . . .	} 24 00
29,	Corning, Augustus, . . . .	Halifax, N. S., . . . .	
29,	Corning, Mary E., . . . .	" " . . . .	
29,	Corning, Thomas, . . . .	" " . . . .	
29,	Corning, Edmund, . . . .	" " . . . .	
Dec. 6,	Brainter, Francis G., . . . .	New York, . . . .	5 00
18,	McKeon, Thomas, . . . .	Ireland, . . . .	} 90 00
18,	McKeon, Bridges, . . . .	" " . . . .	
18,	McKeon, Alice, . . . .	" " . . . .	
18,	McKeon, Edward, . . . .	" " . . . .	
18,	McKeon, James, . . . .	" " . . . .	} Free.
21,	Lawton, Charles H., . . . .	England, . . . .	
24,	Kelley, John, . . . .	Portland, Me., . . . .	
24,	Brown, John, . . . .	New York, . . . .	
24,	Kirk, Martha, . . . .	Malone, N. Y., . . . .	

## GENERAL AGENT'S REPORT.

*Persons Removed—Continued.*

DATE.	NAME.	WHERE SENT.	EXPENSE.
Dec. 24, 24,	Wallace, Ann, . . . Vanagan, Thomas, . . .	Malone, N. Y., . . . New York, . . .	\$10 00 4 00
1872.			
Jan. 8,	Applebee, Ellen, . . .	New York, . . .	5 30
8,	Ledgard, Margaret, . . .	St. Albans, Vt., . . .	17 00
8,	Ledgard, Thomas, . . .	" " . . .	
8,	Ledgard, Kate, . . .	" " . . .	
13,	Fuller, Abby, . . .	New York, . . .	4 00
13,	Gilbert, Laura, . . .	England, . . .	30 00
14,	Rider, John, . . .	Waterville, Me., . . .	5 00
20,	Sadler, Mary Elizabeth, . . .	Chester, Penn., . . .	21 00
20,	Sadler, Lorenzo, . . .	" " . . .	
20,	Saddler, Harriet, . . .	" " . . .	
20,	Sadler, Gertrude, . . .	" " . . .	
20,	Carmichael, Harriet, . . .	" " . . .	
21,	Riley, James, . . .	New York, . . .	4 00
21,	Baxter, Thomas, . . .	Baltimore, . . .	10 00
28,	Welch, Martin, . . .	Sandusky, O., . . .	26 00
28,	Welch, Margaret, . . .	" " . . .	
28,	Welch, Margaret, . . .	" " . . .	
30,	Gerera, Amanda, . . .	Montreal, . . .	11 00
30,	Gerera, Exmia, . . .	" " . . .	30 00
31,	Wilson, Alice, . . .	St. Albans, Vt., . . .	
31,	Gerera, Napoleon, . . .	Chicago, Ill., . . .	
31,	Gerera, Frankie, . . .	" " . . .	
Feb. 10,	Jones, Fanny (colored), . . .	Petersburg, Va., . . .	25 00
10,	Jones, Mary, " . . .	" " . . .	
10,	Jones, Ellen, " . . .	" " . . .	
10,	Jones, Cornelia, " . . .	" " . . .	
11,	Boyle, John, . . .	New York, . . .	
13,	Burton, William, . . .	" " . . .	4 00
13,	O'Brien, Margaret, . . .	" " . . .	4 00
17,	Corregan, John J., . . .	Portland, . . .	1 00
18,	Burke, Bridget, . . .	Ireland, . . .	30 00
22,	Halstead, Samuel, . . .	England, . . .	Free.
24,	Johnson, William, (colored,) . . .	Philadelphia, . . .	7 25
26,	Kerby, John H., . . .	New York, . . .	4 00
March 8,	Madden, Honora, . . .	Ireland, . . .	Free.
10,	Warner, Arthur, . . .	Philadelphia, . . .	7 00
11,	Simon, Joseph, . . .	New Orleans, . . .	12 00
11,	Simon, Minnie, . . .	" " . . .	
11,	Simon, Joseph, . . .	" " . . .	
11,	Simon, Mary A., . . .	" " . . .	
11,	Simon, Edward, . . .	" " . . .	
11,	Simon, (infant, no name,) . . .	" " . . .	
12,	Tripp, James, . . .	New York, . . .	4 00
12,	Marhold, Augustus, . . .	" " . . .	4 00
17,	Fuller, Abby, . . .	" " . . .	5 00
18,	Weston, Thomas, . . .	England, . . .	60 00
18,	Weston, Emma, . . .	" " . . .	
18,	Weston, Arthur, . . .	" " . . .	
18,	Weston, Maria, . . .	" " . . .	
19,	Flynn, Edward, . . .	New York, . . .	4 00
22,	Donovan, Mary, . . .	England, . . .	25 00
22,	Donovan, Catherine, . . .	" " . . .	
22,	Donovan, John, . . .	" " . . .	
26,	Doherty, Daniel, . . .	Lockport, N. Y., . . .	7 00
26,	Lloyd, Emiline, . . .	Hartford, Conn., . . .	4 00
26,	Coakly, Michael, . . .	Ireland, . . .	Free.
26,	Borgren, Caroline E., . . .	England, . . .	Free.
April 5,	Dawson, Lizzie, . . .	Ireland, . . .	3 00

## PERSONS REMOVED.

*Persons Removed—Continued.*

DATE.	NAME.	WHERE SENT.	EXPENSES.
April 5,	Fara, Rita, . . . . .	Western Islands, . . . . .	\$30 00
5,	Rosa, Amella, . . . . .	" " " " " " " " " " " "	30 00
5,	Pitcher, Susan, . . . . .	Ogdensburg, N. Y., . . . . .	12 00
11,	Flanders, Noah, . . . . .	Concord, N. H., . . . . .	2 00
12,	Butler, Bridget, . . . . .	Ireland, . . . . .	30 00
12,	Galvin, Mary, . . . . .	England, . . . . .	Free.
12,	Galvin, Catherine, . . . . .	" " " " " " " " " " " "	Free.
15,	Rutcliff, Edward, . . . . .	Philadelphia, . . . . .	} 16 00
15,	Rutcliff, Maria, . . . . .	" " " " " " " " " " " "	
15,	Rutcliff, Thomas, . . . . .	" " " " " " " " " " " "	
15,	Brown, Henry, . . . . .	New York, . . . . .	4 00
15,	Lally, Margaret, . . . . .	Albany, N. Y., . . . . .	5 70
16,	Chester, Hannah, . . . . .	Canada, . . . . .	12 00
17,	Mills, Julia, . . . . .	Greenwich, Conn., . . . . .	} 5 00
17,	Freeman, Harriot, . . . . .	" " " " " " " " " " " "	
21,	Campbell, Mary, . . . . .	New York, . . . . .	4 00
22,	Preston, William, . . . . .	England, . . . . .	30 00
28,	Fitz Harris, Richard, . . . . .	New York, . . . . .	4 00
29,	Herlby, John, . . . . .	Ireland, . . . . .	Free.
May 5,	Freeman, John, . . . . .	" " " " " " " " " " " "	30 00
5,	Beckwith, James, . . . . .	Waterbury, Conn., . . . . .	} 5 00
9,	Beckwith, Ellen, . . . . .	" " " " " " " " " " " "	
5,	Beckwith, Theodore, . . . . .	" " " " " " " " " " " "	
5,	Beckwith, James A., . . . . .	" " " " " " " " " " " "	
5,	Beckwith, Samuel H., . . . . .	" " " " " " " " " " " "	} Free.
7,	Allward, Jethro, . . . . .	St. John, N. B., . . . . .	
14,	Burke, John, . . . . .	Ireland, . . . . .	30 00
16,	Warren, Mason, . . . . .	Hartford, Conn., . . . . .	3 75
20,	Burgiss, Emanuel, . . . . .	Albany, N. Y., . . . . .	} 11 50
20,	Burgiss, Maria, . . . . .	" " " " " " " " " " " "	
20,	Burgiss, Charles, . . . . .	" " " " " " " " " " " "	
20,	Burgiss, William, . . . . .	" " " " " " " " " " " "	
20,	Dillon, Charles, . . . . .	Worcester, . . . . .	1 25
23,	Holcomb, Augustus (col'd), . . . . .	New York, . . . . .	} 8 00
23,	Holcomb, Gertrude, . . . . .	" " " " " " " " " " " "	
23,	Holcomb, Augustus, . . . . .	" " " " " " " " " " " "	
23,	Holcomb, Emily, . . . . .	" " " " " " " " " " " "	
24,	Wilson, John, . . . . .	Halifax, N. S., . . . . .	8 00
24,	Lawrence, Frederick, . . . . .	St. John, N. B., . . . . .	Free.
June 2,	Scott, Emma L., . . . . .	Scranton, Pa., . . . . .	8 00
3,	Cockran, Honora, . . . . .	Ireland, . . . . .	30 00
4,	Althorp, Thomas, . . . . .	Ohio, . . . . .	17 00
4,	Hawkins, Nathaniel, . . . . .	New York, . . . . .	4 00
6,	Burns, Charles, . . . . .	" " " " " " " " " " " "	4 00
6,	Graham, Henry, . . . . .	White River Junction, . . . . .	} 15 00
6,	Graham, Maltilda, . . . . .	" " " " " " " " " " " "	
6,	Graham, Catherine, . . . . .	" " " " " " " " " " " "	
6,	Graham, Mattie, . . . . .	" " " " " " " " " " " "	
6,	Graham, Thomas, . . . . .	" " " " " " " " " " " "	
9,	Fertada, Jose de Rosa, . . . . .	Fayal, . . . . .	26 00
10,	Holohan, Daniel, . . . . .	Ireland, . . . . .	Free.
11,	Murray, Esther, . . . . .	Harrisburg, Pa., . . . . .	} 17 00
11,	Murray, Maria, . . . . .	" " " " " " " " " " " "	
11,	Murray, William, . . . . .	" " " " " " " " " " " "	17 00
12,	Cragan, Anna, . . . . .	Portland, Me., . . . . .	} 6 00
12,	Cragan, Alice, . . . . .	" " " " " " " " " " " "	
18,	Harding, Thomas, . . . . .	Utica, N. Y., . . . . .	} 11 50
18,	Harding, Mary, . . . . .	" " " " " " " " " " " "	
18,	Harding, John, . . . . .	" " " " " " " " " " " "	
24,	Dunn, Thomas, . . . . .	Ireland, . . . . .	Free.
24,	Ashton, Julia, . . . . .	England, . . . . .	30 00
24,	Ryan, Margaret, . . . . .	New York, . . . . .	4 00

## GENERAL AGENT'S REPORT.

*Persons Removed—Continued.*

DATE.	NAME.	WHERE SENT.	EXPENSE.
June 27,	Arnold, William, . . . .	Rutland, Vt., . . . .	\$11 50
27,	Arnold, Mary, . . . .	" " . . . .	
27,	Arnold, Wm., Jr., . . . .	" " . . . .	
30,	Lannon, Kate, . . . .	Ryegat, . . . .	7 75
30,	Lannon, Mary, . . . .	" " . . . .	4 00
July 1,	Sullivan, Mary, . . . .	New York, . . . .	4 00
1,	Hurley, Kate, . . . .	" " . . . .	Free.
2,	Crowley, James, . . . .	Ireland, . . . .	10 00
2,	Cushman, Abbie (colored), . . . .	Baltimore, . . . .	10 00
2,	Cushman, Adana, " . . . .	" " . . . .	
2,	Cushman, Harris, " . . . .	" " . . . .	4 00
3,	Ward, Ellen, . . . .	New York, . . . .	4 00
3,	Ward, John, . . . .	" " . . . .	60 00
8,	Harney, Thomas, . . . .	Ireland, . . . .	30 00
8,	Harney, John, . . . .	" " . . . .	3 50
8,	Coughlin, Honora, . . . .	" " . . . .	
9,	Corish, Julia, . . . .	Hartford, Ct., . . . .	15 00
9,	Corish, Mary A., . . . .	" " . . . .	
9,	Corish, Julia, . . . .	" " . . . .	
9,	Corish, Maria, . . . .	" " . . . .	
11,	Thurber, Augusta, . . . .	Hamilton, Canada, . . . .	1 50
11,	Thurber, Maria, . . . .	" " . . . .	5 50
12,	Langstoft, Elisha, . . . .	Portland, Me., . . . .	17 00
12,	Seaton, George, . . . .	Springfield, . . . .	
12,	Seaton, Rosanna, . . . .	" " . . . .	Free.
16,	Martin, Alexander, . . . .	St. Albans, Vt., . . . .	4 00
16,	Martin, Sarah E., . . . .	" " . . . .	6 25
16,	Martin, Thomas, . . . .	" " . . . .	4 00
16,	Martin, Willie, . . . .	" " . . . .	15 50
18,	Cronan, Jeremiah, . . . .	St. John, N. B., . . . .	
18,	Spaulding, John, . . . .	New York, . . . .	Free.
18,	Eastwood, Horace, . . . .	Philadelphia, . . . .	4 00
22,	Davis, Addie H., . . . .	New York, . . . .	20 00
26,	Owens, Margaret, . . . .	Norwich, Vt., . . . .	
26,	Owens, Mary A., . . . .	" " . . . .	6 25
26,	Owens, Charles, . . . .	" " . . . .	
26,	Owens, Charlotte, . . . .	" " . . . .	
26,	Owens, Catherine, . . . .	" " . . . .	
Aug. 4,	Gordon, Mary, . . . .	Baltimore, . . . .	1 50
4,	Gordon, Abby, . . . .	" " . . . .	1 50
4,	Gordon, Nicholas, . . . .	" " . . . .	Free.
4,	Gordon, Mary, . . . .	" " . . . .	Free.
4,	Ricker, Charlotte, . . . .	Woodstock, N. B., . . . .	60 00
4,	Ricker, Charles, . . . .	" " . . . .	
5,	Briggie, William, . . . .	Manchester, N. H., . . . .	Free.
5,	Lanchan, Thomas, . . . .	" " . . . .	
6,	Flynn, Mary, . . . .	Ireland, . . . .	Free.
7,	Barlow, Daniel, . . . .	" " . . . .	
7,	Ashman, Edward, . . . .	England, . . . .	3 00
7,	Ashman, Emily, . . . .	" " . . . .	
7,	Ashman, Katie, . . . .	" " . . . .	
7,	Ashman, James, . . . .	" " . . . .	
9,	Ford, John, . . . .	Ireland, . . . .	Free.
14,	Werner, Emanuel, . . . .	Albany, N. Y., . . . .	
16,	Smith, Annie, and infant, . . . .	England, . . . .	Free.
16,	McKinzie, Hector, . . . .	Halifax, N. S., . . . .	
16,	McKinzie, Flora, . . . .	" " . . . .	8 00
16,	McKinzie, Sarah, . . . .	" " . . . .	
18,	Butler, James, . . . .	England, . . . .	Free.
18,	Butler, Rachel, . . . .	" " . . . .	
18,	Butler, Ann E., . . . .	" " . . . .	
18,	Butler, Mary E., . . . .	" " . . . .	

## PERSONS REMOVED.

*Persons Removed—Concluded.*

DATE.	NAME.	WHERE SENT.	EXPENSES.
Aug. 18,	Butler, James, . . .	England, . . . . .	\$2 00
20,	Brennan, Annie E., . . .	New York, . . . . .	} 5 00
20,	Brennan, Frank, . . . .	" . . . . .	
20,	Brennan, Freddie, . . .	" . . . . .	
22,	Butler, Winnefred, . . .	Ireland, . . . . .	30 00
25,	Jarrett, Joseph, . . . .	Providence, R. I., . . .	1 35
26,	Williams, Charles, . . .	Manchester, N. H., . . .	1 50
Sept. 2,	Eastby, Robert, . . . .	Rockport, Mass., . . .	58
8,	Carey, Patrick, . . . .	Ireland, . . . . .	Free.
9,	Kimbo, Betty, . . . . .	Portland, Me., . . . . .	} 3 00
9,	Kimbo, Charles, . . . .	" " . . . . .	
9,	Kimbo, Kit F., . . . . .	" " . . . . .	
17,	Cuffe, David H., . . . .	New York, . . . . .	4 00
24,	Leary, Patrick, . . . . .	" . . . . .	4 00
24,	Thomas, Spencer (colored), .	New Bedford, . . . . .	1 65
26,	Tomlison, James, . . . .	New York, . . . . .	4 00
29,	Arkwright, Thomas, . . .	England, . . . . .	} 60 00
29,	Arkwright, Mary, . . . .	" . . . . .	
29,	Arkwright, Elizabeth, . .	" . . . . .	} 60 00
			\$1,790 36





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ANNUAL REPORT

OF THE

STATE VISITING AGENT.

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REPORT OF THE STATE VISITING AGENT.

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## REPORT OF THE STATE VISITING AGENT.

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VISITING AGENCY, BOARD STATE CHARITIES, }  
STATE HOUSE, BOSTON, Oct. 1, 1873. }

*To the Board of State Charities.*

GENTLEMEN:—The Fifth Annual Report of the State Visiting Agent, for the year ending September 30, 1873, is herewith presented.

The amount of work performed by the Agency was greater than in any previous year; but, as the result of experience, no addition to the number of persons employed was found necessary.

The year was the first since the establishment of the Agency in which its duties were not modified by legislation; therefore the results of a policy unchanged for at least a year are now for the first time exhibited.

The provisions of the statute affecting the duties of the Agency and relative matters, which now have a first yearly review of their exercise and results are, first, that which extends the same large jurisdiction which the judges of the probate courts have in cases of juvenile offenders, to such a number of magistrates as the public convenience in the several counties may require, specially designated to act as trial justices of juvenile offenders; second, that which opened the doors of the State Industrial School for the admission of girls as old as seventeen where previously the limit was sixteen years; and, third, that by which the visitation of girls placed out from that school became, as in all other cases, the special duty of the Visiting Agency.

For the information of the public, and a better understanding of the work of the Agency, as reported in these pages, a

## INTRODUCTORY STATEMENT.

brief statement of its duties is reproduced. They relate to poor and vicious children of both sexes in the custody and care of the State, and chiefly concern such children when outside of its public institutions. The main duties are four.

The State has three institutions for juveniles: a Reform School for boys, an Industrial School for girls, and a Primary School for both boys and girls. The first two are for offenders, the third are for the children of poverty, except that some very young offenders are admitted to the Primary School. Admission to the Reform and Industrial Schools is by sentence of the courts. The Board of State Charities alone can grant admission to the Primary School. Commitment or admission to either of the schools is for the term of minority; release from either, upon terms of adoption, indenture or discharge before the child reaches majority, is at the discretion and by the authority of the Trustees or Board of State Charities. Since the establishment of the schools it has been found expedient and beneficial sometimes to release children either upon probation or indenture before they reach their majority. Custody and care over all such is maintained until they are of age, or until such time as an absolute discharge from control is deemed wise. Release on probation is generally to friends; on indenture, to strangers. The number of children going out from the schools under the conditions of probation and indenture is several hundreds annually. Other children who have come under the control of the Board of State Charities, but who did not enter the institutions, are every year placed out in families with similar conditions. The average number subject to visitation is about fourteen hundred (1,400); at this time it is thirteen hundred and ninety-seven (1,397). They are mainly located in the States of Massachusetts, New Hampshire, Vermont, Connecticut, and Rhode Island.

A systematic visitation of all children thus placed out in families in order to know their condition, secure their rights, their discipline without abuse, and to promote their progress towards self-support and self-control, is one of the duties of the Visiting Agency.

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REPORT OF THE STATE VISITING AGENT.

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Applications for the release of children from the control of the schools are frequently made by parents and friends. Under the requirements of the statute such applications are referred to the Visiting Agent for his investigation, and for a report upon the character of the place proposed for the child, and the influences which surround it, in order that such information may be joined to a knowledge of the character and conduct of the child while in the school, to assist the judgment of those who have the responsibility of action thereon. This second duty of the Agency is enjoined so that the good work of reform begun at school may not be hindered or wholly subverted by subsequent influences.

There are in each of the several schools, and coming within the reach of the Visiting Agency, children who have neither parents nor friends, or, if any, not such as are fit to have control of them. The law contemplating the condition and wants of such children has provided that the Visiting Agent "shall seek out suitable persons, who are willing to adopt, take charge of, educate and maintain any such," or those outside who are "abandoned or neglected"; so that when their well-being will be promoted by a membership in some good family outside of an institution, one may be ready to receive them—a provision economical for the State, and salutary for the children.

These three duties of the Agency relate to the children in the State institutions—those who have passed through them, and those who have been placed in families without any residence in the institutions. The fourth duty takes cognizance of the supply for the reformatories, to wit: those who come before the courts.

Over two thousand children between the ages of six and seventeen years were brought before the courts of the Commonwealth last year,—of which the Visiting Agency had notice,—charged with various offences, from that of stubbornness to that of assault with intent to kill. The average age was but thirteen and a quarter years. In some cases parents came with them; occasionally counsel appeared in their behalf; but in most instances there was no appearance

## INTRODUCTORY STATEMENT.

for the child by friend or counsel, except from the Visiting Agency. Some thus arraigned were innocent; some were charged with the mere peccadilloes of childhood; some, guilty of offences, needed and deserved friendship and a home rather than punishment. In such cases a home would prevent, while punishment might provoke, a repetition of the offence. All were in the way of becoming pecuniary and criminal burdens upon the State; all were candidates for the State reformatories; and some were certain of commitment thereto. Every commitment to a state reformatory involves an actual expenditure by the State of three hundred dollars.

In view of such facts, and of considerations of social morality and political economy arising therefrom, the Commonwealth has a direct as well as an indirect interest in the cases of children before the courts, and action therein in reference to them. Recognizing such an interest, the legislature provides by statute for a notice to the Visiting Agent whenever a child under seventeen years of age is brought before a magistrate; for an opportunity for an investigation of the case by the Agency, and the attendance of the Agent or his assistants at the hearing in the interest of the child and the State. Coupled with these mandatory and permissive provisions is another,—valuable in itself and rendering them more valuable,—which allows magistrates to place children in the care of the Board of State Charities, upon the request of the Visiting Agent, for their location in a household, or under personal care, or in the Primary School, instead of in a correctional or reformatory institution, thus providing a new and more excellent way of disposal, discipline and support for the homeless and minor offenders. The investigation of complaints against juveniles, an attendance at the hearing of them before the courts, and providing for such children homes whenever expedient and safe so to do, is the fourth duty of the Agency.

These several duties in their exercise, affect, in some degree, nearly all the relations of the Commonwealth with its juvenile offenders and dependents. Although diverse in operation there is one purpose in all—the welfare of the State



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REPORT OF THE STATE VISITING AGENT.

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and of the children. They guard the doors of correctional and reformatory institutions by turning therefrom such as can have support, sufficient discipline and better situation elsewhere. They prevent the loss of good attained in the reformatories by information concerning situations abroad when the question of release is considered. They secure, to some extent, the progress made in right ways at the schools by help to suitable places and opportunities when the time for leaving comes. They serve to promote the interests and advancement of the children to better and more independent lives after leaving the school, by all the ways of encouragement and assistance suggested by a knowledge of their characters and wants which has been gained by a somewhat intimate acquaintance through the Agency's system of visitation.

The spirit and purpose of the Visiting Agency is in no way opposed to the purpose of any correctional, reformatory or charitable institution, or other plan of the State, while it attempts what others are not expected to venture. The letter and spirit of the law is help; not hindrance, to every other correctional, reformatory or charitable method or appliance. It recognizes the necessity of bars and walls and institutional machinery for many young offenders, while it perceives that some in the ways of vice and wrong doing can be recovered and saved without them. While many are "persuaded by the terrors of the law," some, at least, can be drawn by the cords of love and the bonds of human sympathy and kindness from wrong to right doing. While many have been and are being benefited by our reform schools, we know that salvation has come to some, to many, by the peculiar methods of the Visiting Agency, to whom commitment to any institution in their hour of fault and peril would have been their ruin. Such there are who now honor themselves and help the community by upright conduct and self-support.

In its duties of visitation, of seeking out homes suitable for children, of investigating applications for the release and indenture of children, and in other kindred work the Agency moves wholly in the direction of the work of the juvenile institutions, and it should be found helpful to them. Its

## BUSINESS AT COURTS.

court business is not within their scope. In the conduct of it the Agency is charged with the administration of a policy, which keeps away from reformatories the least criminal and the homeless classes which formerly went to them as the most hopeful and most easily managed subjects; but, in this there is no opposition to the policy and methods of the schools, because its ways of care and disposal successfully attain what was formerly accomplished by them, to wit: the moral recovery and well-being of such children, albeit the present expense of such accomplishment is but nominal.

The functions of the Visiting Agency are not judicial. Its attitude at the courts is that of suggestion and solicitation. It offers its investigations and its facilities for the care and disposal of children as material for judgment and action. The acceptance or rejection of them is entirely optional with the magistrates.

By the foregoing summary of duties and the explanations, the work of the Agency, in its details, can be more clearly seen in the Report which follows. The transactions of the year will be referred to under the following divisions:—

## BUSINESS AT THE COURTS.

SEEKING OUT SUITABLE PERSONS TO TAKE CHILDREN.

INVESTIGATIONS PRECEDENT TO THE RELEASE OF CHILDREN.

VISITATION OF CHILDREN PLACED IN FAMILIES.

CHILDREN SUPPORTED BY CITIES AND TOWNS.

SUMMARIES AND GENERAL REMARKS.

## BUSINESS AT THE COURTS.

As previously stated, the law requires that the Visiting Agency shall have notice of all complaints arising before courts and magistrates against children under seventeen years of age; that there shall be an opportunity to investigate cases and to attend the hearings. There is no time requirement concerning notices now as there was formerly, except such an interval between the notice of complaint and hearing of the case as is secured by the words of the statute that, "the Agent by himself or an assistant shall have opportunity to investigate the case." The interval now varies from a few minutes to

## REPORT OF THE STATE VISITING AGENT.

several days, as the convenience of courts, officers and other parties interested may dictate. Several of the magistrates have fixed days for hearing juvenile cases: this is generally so in the principal places of the State. By a good understanding with the magistrates and by reason of the facilities and general acquaintance of the Agency, there is scarcely ever any delay, on account of it, in trials, and there is but little from any cause. There was no failure on the part of the Agency to attend any hearing during the year, with possibly a few exceptions.

During the year, two thousand and nine cases of juvenile offenders were before the courts. This number does not include any who may have been arraigned for truancy, or for offences the penalty of which might be state prison for life, as complaints of such lightness and such extremity are not brought to the official notice of the Agency. This number of cases was an increase of three hundred and eighty-two (382) over the number of 1871-72. More than two-sixths of all the cases, six hundred and ninety-five (695) arose in Suffolk County; more than one-sixth (381) three hundred and eighty-one were brought in Middlesex County; more than one-sixth, three hundred and fifty-three (353) were brought in Worcester County; less than one-seventh, two hundred and eighty (280) were in Essex County, or more than five-sixths in all, seventeen hundred and nine (1,709) in the four counties of Suffolk, Middlesex, Worcester and Essex; showing that less than one-sixth of all the complaints against children came from the other ten counties of the State. Of the three hundred complaints brought in the ten counties, Hampshire had seventy (70); Bristol, sixty-three (63); Norfolk, fifty-seven (57); Plymouth, forty (40); Berkshire, thirty-nine (39); Franklin, twelve (12); Hampshire, six (6); Barnstable, eleven (11); and Dukes, two (2). These facts, with the names of the magistrates in the several counties before whom the cases were brought with the number heard by each will appear in the accompanying table, number one. In a majority of the towns in the Commonwealth, not a single

## BUSINESS AT COURTS.

case of complaint against a child under seventeen years was brought before the courts.

Of those arraigned, five were six (6) years old; twenty-five (25) were seven (7) years old; forty-five (45) were eight (8) years old; seventy-eight (78) were nine (9) years; one hundred and thirty-nine (139) were ten (10) years; one hundred and forty-nine (149) were eleven (11) years; two hundred and twenty-five (225) were twelve (12) years; two hundred and thirty-six (236) were thirteen (13) years; three hundred and forty-two (342) were fourteen (14) years; three hundred and sixty-nine (369) were fifteen (15) years; three hundred and twenty-two (322) were sixteen (16) years; twenty-nine (29) were seventeen (17) years, and one was eighteen years old; the average being thirteen and a quarter years. These children were charged with fifty-three (53) different kinds of offences; of these, twelve hundred and twenty-two (1,222) were against property; two hundred and ninety-one (291) against the person; two hundred and thirty-four (234) were mischievous; one hundred and forty-five (145) were complained of as stubborn and disobedient; and one hundred and seventeen (117) for miscellaneous offences. These facts of ages and offences appear more fully in table number two.

Of the 2,009 children arraigned, fifteen hundred and eighty (1,580) were convicted; boys, fourteen hundred and eighty-four (1,484); girls, ninety-six (96). Three hundred and forty-six (346) were discharged; thirty-seven (37) were dismissed and forty-six (46) failed to appear.

Of the 1,580 convicted ones, one hundred and fifty-four (154) were committed to the State Reform School, eighteen (18) to the State Industrial School, ninety (90) to the Board of State Charities, one hundred and thirty (130) to local institutions, houses of correction, &c. Six hundred and fifty-five (655) paid money penalties, five hundred and eight (508) were put on probation, and twenty-five were placed in private institutions or sent to a higher court. The per cent. of commitments to all places of the number convicted was about twenty-five, somewhat less than last year.

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From Worcester County forty-three (43) were committed to the State Reform School, two to the State Industrial School, eleven (11) to the Board of State Charities, and two to prisons. Essex County sent thirty-two (32) to the State Reform School, six (6) to the State Industrial School, sixteen (16) to the Board of State Charities and seven to other places. Suffolk County twenty-nine (29) to the Reform School, three (3) to the Industrial School, fourteen (14) to the Board of State Charities and one hundred and four (104) to her own institutions. Middlesex County sent twenty (20) to the State Reform School, three (3) to the Industrial School, sixteen (16) to the Board of State Charities and fifteen (15) to other places, mainly the school at Lowell. Hampden County sent twelve (12) to the State Reform School, three (3) to the Industrial School, and eight (8) to the Board of State Charities. Bristol County sent seven (7) to the State Reform School, one to the Industrial School, seven (7) to the Board of State Charities and two to other places. Norfolk, Berkshire, Hampshire and Barnstable together sent eleven (11) to the Reform School, none to the Industrial School, and eleven (11) to the Board of State Charities; while Plymouth and Franklin Counties furnished none either for the Reform or the Industrial School, but seven (7) for the Board of State Charities. These facts, more in detail, will be found in the accompanying tables numbers three and four.

Table number five shows the court or magistrate before which or whom every child of each age was brought, together with the aggregates before the several courts. Table number six shows the disposal of each and every case by the courts and magistrates in the several counties. Its figures indicate to some extent perhaps the methods and views of the magistrates in dealing with and in reference to juvenile offenders.

Of the two thousand and nine (2,009) children against whom complaints were brought, one hundred and twenty-four (124) were girls: of this number but two were under ten years of age; while there were one hundred and fifty-four (154) boys under that age before the courts. Of the one hundred and twenty-four (124) girls complained of, ninety-

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BUSINESS AT COURTS.

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six (96) were convicted, and seventy (70) of them were punished or taken away from their homes: twenty-six (26) were put on probation. Eighteen (18) were sent to the Industrial School for girls; twenty-one (21) were taken by the Board of State Charities, thirteen (13) paid money penalties, and eighteen (18) were sent to local and criminal institutions. The number disposed of away from their homes was fifty-four (54) the number sent to all institutions was thirty-six (36), of which the Industrial School got fifty per cent. Seven (7) were found too bad for the Industrial School, while eleven of the eighteen sent there were only charged with stubbornness. These facts appear in greater detail in the accompanying table number seven.

Of the number of children (2,009) complained of, sixteen hundred and sixty-seven (1,667), or very nearly five-sixths of the whole, were of foreign birth or parentage. The homes of only three hundred and fifty-three (353) of these children were reported as good; there were three hundred and thirty-eight (338) reported as bad; in eighty-eight (88) cases there were none, and the remainder of the number only appeared fair. It also appeared that three hundred and fifty-three (353) of the fathers were dead, two hundred and seventeen (217) of the mothers, and in ninety-five (95) cases, both parents were dead. There were seventy-six (76) step-fathers and ninety (90) step-mothers. In seventy-one (71) instances there were neither parents nor step-parents. Twenty-three fathers and four mothers had deserted their families. These facts of interest and importance, which show whence come juvenile offenders and some of the circumstances which are causes of offence are found in table number eight.



## REPORT OF THE STATE VISITING AGENT.

TABLE No. 1.—Cases by Counties.

## SUFFOLK COUNTY.

AGES, . . . . .	6	7	8	9	10	11	12	13	14	15	16	17	18	Total
Probate, . . . . .	—	—	—	1	—	—	1	1	4	4	1	2	—	14
W. J. Forsaith, . . . . .	—	3	7	16	25	29	36	46	53	50	42	3	—	310
P. S. Wheelock, . . . . .	1	1	4	7	7	8	14	10	28	16	20	—	—	116
J. R. Churchill, . . . . .	—	—	—	1	—	—	3	2	2	6	3	—	—	17
E. J. Jones, . . . . .	—	—	1	3	1	3	6	2	11	5	7	1	—	40
H. Bates, . . . . .	—	—	—	—	—	1	1	1	2	2	3	—	—	10
F. B. Fay, . . . . .	—	—	—	—	—	—	—	—	—	1	—	—	—	1
Chelsea Police, . . . . .	—	—	—	—	—	—	—	1	—	—	2	2	—	5
Dorchester District, . . . . .	—	—	—	2	2	1	2	1	3	3	—	—	—	14
Boston Municipal, . . . . .	—	—	1	2	5	10	17	19	32	35	46	1	—	168
Total, . . . . .	1	4	13	32	40	52	80	83	135	122	124	9	—	695

## MIDDLESEX COUNTY.

AGES, . . . . .	6	7	8	9	10	11	12	13	14	15	16	17	18	Total
Probate, . . . . .	1	6	8	8	28	29	35	36	29	34	20	5	—	289
N. Crosby, . . . . .	—	—	2	—	6	5	10	5	17	15	12	—	—	72
J. K. Bennett, . . . . .	—	—	—	1	2	—	1	1	2	1	2	—	—	10
Newton Morse, . . . . .	—	—	—	—	1	1	3	6	4	4	2	—	—	10
P. L. Converse, . . . . .	—	—	1	1	3	5	5	6	5	4	3	—	—	84
J. T. Joslin, . . . . .	—	—	—	—	—	—	—	4	1	1	2	—	—	10
Josiah Rutter, . . . . .	—	—	—	—	1	—	—	—	—	—	—	—	—	6
Total, . . . . .	1	6	13	10	40	40	55	53	50	57	42	5	1	341

## CASES BEFORE THE COURTS—BY COUNTIES.

## WORCESTER COUNTY.

Probate, . . . . .	-	-	-	-	-	1	2	2	-	-	2	1	4	1	1	1	8
C. A. Dewey, . . . . .	-	-	3	15	1	1	15	2	16	2	2	1	36	5	5	27	17
H. Williams, . . . . .	-	-	1	1	1	14	2	-	2	4	2	17	5	8	3	178	30
T. K. Ware, . . . . .	-	-	1	1	1	2	-	4	6	2	2	4	9	14	1	60	16
A. A. Putnam, . . . . .	2	6	2	-	-	-	2	2	-	2	2	10	3	7	1	39	5
J. W. White, . . . . .	-	-	-	-	-	5	2	-	5	6	8	3	7	3	-	-	-
C. Jillson, . . . . .	-	-	-	-	-	-	-	-	1	-	1	-	-	-	-	-	-
G. S. Duell, . . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total, . . . . .	2	10	7	18	23	27	32	36	59	68	65	6	-	-	-	-	353

## Essex County.

Probate, . . . . .	-	1	2	4	6	6	12	17	18	27	23	2	-	-	-	-	118
N. W. Harman, . . . . .	-	-	1	4	8	2	16	10	17	27	8	-	-	-	-	-	93
James R. Newhall, . . . . .	-	-	-	-	2	6	4	9	18	14	13	1	-	-	-	-	67
W. H. Currier, . . . . .	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	2
Total, . . . . .	-	1	3	8	16	14	32	36	53	69	45	3	-	-	-	-	280

## HAMPDEN COUNTY.

J. H. Morton, . . . . .	-	1	-	-	2	-	3	3	9	17	4	1	-	-	-	-	40
J. G. Allen, . . . . .	-	-	-	1	-	-	-	-	1	-	2	-	-	-	-	-	4
J. P. Buckland, . . . . .	1	-	-	3	3	-	4	4	3	3	4	1	-	-	-	-	26
Total, . . . . .	1	1	-	4	5	-	7	7	13	20	10	2	-	-	-	-	70

## REPORT OF THE STATE VISITING AGENT.

TABLE No. 1.—Cases by Counties—Continued.

## BRISTOL COUNTY.

AGES, . . . . .	6	7	8	9	10	11	12	13	14	15	16	17	18	Total
A. Borden, . . . . .	-	-	1	-	-	2	-	2	2	7	10	-	-	24
W. H. Fox, . . . . .	-	1	-	-	-	-	3	1	4	1	2	-	-	12
L. Lapham, . . . . .	-	1	-	-	3	-	2	2	4	8	7	-	-	27
Total, . . . . .	-	2	1	-	3	2	5	5	10	16	19	-	-	63

## NORFOLK COUNTY.

Probate, . . . . .	-	-	-	1	2	1	-	-	-	-	1	-	-	5
E. C. Bumpus, . . . . .	-	-	1	1	1	2	3	4	6	10	7	1	-	36
C. H. Drew, . . . . .	-	-	-	-	-	1	-	2	1	4	8	-	-	16
Total, . . . . .	-	-	1	2	3	4	3	6	7	14	16	1	-	67

## PLYMOUTH COUNTY.

Probate, . . . . .	-	4	-	-	-	-	1	-	4	-	1	-	-	6
A. Mason, . . . . .	-	-	-	-	-	-	-	1	-	-	-	-	-	1
O. W. Soule, . . . . .	-	-	4	-	1	2	8	6	6	2	3	1	-	32
S. Miller, . . . . .	-	-	-	-	-	-	-	-	1	-	-	-	-	1
Total, . . . . .	-	-	4	-	1	2	9	7	10	2	4	1	-	40

## CASES BEFORE THE COURTS—BY COUNTIES.

## BERKSHIRE COUNTY.

Probate, . . . . .	-	2	2	-	4	1	2	6	3	1	1	22
H. F. Briggs, . . . . .	-	-	-	-	1	-	1	1	2	2	1	7
J. Bradford, . . . . .	-	2	1	2	2	1	2	-	-	-	-	10
Total, . . . . .	-	4	3	2	7	2	5	6	5	3	2	39

## FRANKLIN COUNTY.

Probate, . . . . .	-	1	1	3	-	2	1	-	2	2	-	12
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## HAMPSHIRE COUNTY.

Probate, . . . . .	-	-	-	-	-	-	1	-	-	1	-	2
F. D. Richards, . . . . .	-	-	-	1	-	-	-	2	1	-	-	4
Total, . . . . .	-	-	-	1	-	-	1	2	1	1	-	6

## BARNSTABLE COUNTY.

Probate, . . . . .	-	2	-	2	3	-	1	-	2	1	-	11
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## DUKES COUNTY.

Probate, . . . . .	-	-	-	-	-	1	-	-	1	-	-	2
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## REPORT OF THE STATE VISITING AGENT.

TABLE No. 2.—Offences.

AGES,	6	7	8	9	10	11	12	13	14	15	16	17	18	Total.
Larceny,	5	14	21	34	63	77	106	113	154	144	126	5	1	863
Stubbornness,	-	1	-	2	14	12	8	17	27	37	20	6	-	144
Robbery,	-	-	-	-	-	-	2	8	2	4	4	-	-	15
Breaking and entering,	-	4	4	6	10	16	21	26	24	34	24	2	-	171
Malicious mischief,	-	1	6	11	12	14	19	16	28	28	20	2	-	157
Assault and battery,	-	1	2	4	11	9	33	26	45	45	48	4	-	228
Drunkenness,	-	-	-	3	1	2	1	2	6	5	11	1	-	32
Intent to steal,	-	-	-	-	-	-	1	-	1	-	-	-	-	2
Peddling without license,	-	-	-	-	-	-	1	-	1	1	1	-	-	3
Disturbing the peace,	-	-	-	-	-	-	2	1	1	4	8	-	-	16
Unlawful use of property,	-	-	-	1	1	-	-	1	1	1	-	-	-	5
Disturbing school,	-	-	-	2	2	4	2	2	2	1	7	-	-	20
Cruelty to animals,	-	-	-	-	-	-	-	-	2	1	5	-	-	8
Felonious assault,	-	-	-	-	1	-	1	-	9	13	14	2	-	1
Violation of the Lord's Day,	-	-	-	-	18	6	13	11	9	12	4	3	-	46
Trespass,	-	2	9	12	1	-	2	7	5	8	11	1	-	99
Vagrancy,	-	-	-	1	1	1	1	1	5	-	3	1	-	35
Attempt to set fire,	-	-	-	-	-	-	2	2	1	3	-	-	-	4
Assault with dangerous weapon,	-	-	-	-	-	-	1	-	1	1	3	-	-	9
Embezzlement,	-	-	-	-	-	-	1	-	1	1	1	1	-	5
Burglary,	-	-	-	-	1	1	1	2	1	1	1	1	-	8
Common drunkard,	-	-	-	-	-	-	-	-	1	2	2	-	-	5
Assault on officer,	-	-	-	-	-	-	-	-	3	1	1	-	-	1
Idle and disorderly,	-	-	-	-	-	-	-	-	8	1	2	1	-	12
Attempt at larceny,	-	2	-	1	1	2	1	1	5	3	2	-	-	21
Setting fire,	-	-	-	-	1	1	-	1	3	7	3	-	-	15
Stealing a ride,	-	-	-	-	3	1	4	-	3	2	1	-	-	13





## REPORT OF THE STATE VISITING AGENT.

TABLE NO. 3.—Sentences pronounced by Courts.

	AGES.													Totals.
	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.	16.	17.	18.	
State Reform School,	—	—	—	—	4	6	9	19	21	49	45	1	—	154
State Industrial School,	—	—	—	—	—	1	1	2	3	7	3	1	—	18
House of Reformation for Juv. offenders,	—	—	—	3	4	1	7	10	22	14	4	—	—	65
Lowell Reform School,	—	—	—	—	1	1	1	1	2	3	—	—	—	9
Plummer School,	—	—	—	—	—	—	—	—	1	1	1	—	—	2
Private Institutions,	—	—	—	2	4	2	3	2	3	2	1	—	—	19
Common Jail,	—	—	—	—	1	—	—	—	1	3	6	—	—	11
House of Industry,	—	—	—	—	—	—	—	—	2	1	10	—	—	13
House of Correction,	—	—	—	—	—	—	—	—	—	7	13	—	—	20
Returned to State Reform School,	—	—	—	—	—	1	—	—	1	—	2	—	—	4
Board of State Charities,	—	—	—	—	—	16	17	16	10	—	6	—	—	90
Fine,	—	1	2	4	10	7	13	15	25	16	15	—	—	108
Fine and costs,	—	—	3	8	18	18	35	30	36	48	57	—	—	262
Costs,	—	9	14	18	21	25	28	29	50	49	37	5	—	285
Failed to appear,	—	—	—	—	—	2	5	7	10	12	9	1	—	46
Discharged,	—	7	9	15	23	21	33	37	72	64	60	5	—	346
Dismissed,	5	1	1	2	2	—	3	—	3	6	6	7	1	37
Probation,	—	3	13	25	37	50	72	73	90	85	52	8	—	508
Held for Superior Court,	—	—	—	—	—	—	—	—	2	3	3	1	—	9
Transferred,	—	—	—	—	—	—	—	—	—	—	1	—	—	1
Cambridge workhouse,	—	—	—	—	—	—	—	—	—	—	—	—	—	1
State workhouse,	—	—	—	—	—	—	—	—	—	—	—	—	—	1
Totals,	6	25	48	78	139	161	227	241	364	379	332	29	1	2,009

## COMMITMENTS BY COUNTIES.

TABLE No. 4.—*Commitments by Counties.*

COUNTIES.	State Reform School.	State Industrial School.	Board State Charities.	Prisons.	Per Cent. of Commitments.
Worcester, . . . .	43	2	11	2	20 $\frac{1}{2}$
Essex, . . . .	32	6	16	7	25 $\frac{1}{2}$
Suffolk, . . . .	29	3	14	104	26 $\frac{1}{2}$
Middlesex, . . . .	20	3	16	15	15 $\frac{1}{2}$
Hampden, . . . .	12	3	8	—	37 $\frac{1}{2}$
Bristol, . . . .	7	1	7	2	44 $\frac{1}{2}$
Norfolk, . . . .	6	—	4	—	27 $\frac{1}{2}$
Berkshire, . . . .	3	—	5	—	32
Hampshire, . . . .	1	—	1	—	66 $\frac{1}{2}$
Barnstable, . . . .	1	—	1	—	25
Plymouth, . . . .	—	—	4	—	19 $\frac{1}{2}$
Franklin, . . . .	—	—	3	—	37 $\frac{1}{2}$
Totals, . . . .	154	18	90	130	—
Total per cent., almost . . . . .					25
Boys convicted, . . . . .					1,484
Girls “ . . . . .					96
Total, . . . . .					1,580

## REPORT OF THE STATE VISITING AGENT.

TABLE No. 5.—Cases before Probate Courts, 1872-73.

	A G E S.														Totals.
	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.	16.	17.	18.		
Suffolk Probate,	—	—	—	1	—	—	1	1	4	4	1	2	—	14	
Middlesex "	1	6	8	8	28	29	35	36	29	34	20	5	—	239	
Essex "	—	1	2	4	6	6	12	17	18	27	23	2	—	118	
Norfolk "	—	—	—	1	2	1	1	—	—	—	1	—	—	5	
Plymouth "	—	—	—	—	1	2	—	—	2	1	1	1	—	6	
Worcester "	—	—	—	—	—	—	—	1	—	—	1	—	—	2	
Hampshire "	—	—	—	—	3	—	2	1	—	2	2	—	—	8	
Franklin "	—	1	2	2	—	4	1	2	6	3	1	1	—	12	
Berkshire "	—	—	2	—	2	3	—	1	—	2	1	—	—	22	
Barnstable "	—	—	—	—	—	—	—	1	—	—	—	—	—	11	
Dukes "	—	—	—	—	—	—	—	1	—	1	—	—	—	2	
Totals,	1	8	14	17	42	45	52	60	63	74	52	11	—	439	

## Cases before Trial Justices of Juvenile Offenders.

W. J. Forsaith,	—	3	7	16	25	29	36	46	53	50	42	3	—	310
P. S. Wheelock,	1	1	4	7	7	8	14	10	28	16	20	—	—	116
Joseph R. Churchill,	—	—	—	1	1	—	3	2	2	6	3	—	—	17
E. J. Jones,	—	—	1	3	1	3	6	2	11	5	7	1	—	40
C. A. Dewey,	—	—	1	1	1	2	2	1	1	4	6	—	—	17
N. W. Harmon,	—	—	1	4	4	4	16	10	17	27	6	—	—	93
Harley Williams,	—	3	3	16	14	16	16	17	29	36	27	3	—	178
E. C. Bumpus,	—	—	—	1	1	2	3	4	6	10	7	1	—	36

## CASES BEFORE DIFFERENT COURTS.

	4	17	33	57	90	95	156	160	256	265	231	15	1	1,380
Nathan Crosby,	.	.	.	.	.	.	.	.	.	.	.	.	.	.
C. H. Drew,	.	.	.	.	.	.	.	.	.	.	.	.	.	.
T. K. Ware,	.	.	.	.	.	.	.	.	.	.	.	.	.	.
A. A. Putnam,	2	6	1	1	2	2	4	6	10	9	14	1	1	60
Albert Mason,	.	.	.	.	.	.	.	1	18	14	13	1	1	1
James R. Newhall,	.	.	.	.	.	.	.	9	9	17	4	1	1	40
J. H. Morton,	.	1	.	1	2	2	3	3	1	7	2	1	1	4
J. G. Allen,	.	.	1	.	.	2	1	2	2	2	10	.	.	24
Alanson Borden,	.	.	.	.	.	1	1	1	2	2	3	.	.	10
Hamlet Bates,	.	.	.	.	.	2	8	6	5	2	7	1	1	16
J. W. White,	.	.	4	.	1	2	1	2	2	2	3	1	1	32
O. W. Soule,	.	.	.	.	2	1	1	1	2	2	2	1	1	7
H. F. Briggs,	.	.	.	.	2	2	1	1	2	1	2	1	1	10
J. K. Bennett,	.	.	.	.	5	2	1	1	8	7	3	1	1	39
Clark JIllson,	.	.	1	1	3	3	4	4	3	3	4	1	1	26
J. P. Buckland,	1	1	.	3	3	3	2	2	4	8	7	.	.	27
Louis Lapham,	.	1	.	.	.	.	3	1	4	1	2	.	.	12
W. H. Fox,	.	1	.	.	.	1	3	4	4	2	2	.	.	10
N. Morse,	.	.	.	.	.	1	3	6	5	1	1	.	.	10
J. T. Joslin,	.	.	2	1	1	5	5	6	1	2	3	.	.	34
P. L. Converse,	.	.	1	1	3	3	1	4	1	4	3	.	.	5
G. S. Duell,	.	.	.	.	.	1	1	1	2	3	1	.	.	4
F. D. Richards,	.	.	.	.	.	1	1	1	1	1	1	.	.	1
Seth Miller,	.	.	2	1	2	2	1	2	1	1	2	.	.	10
James Bradford,	.	.	.	.	1	1	1	.	1	1	2	.	.	6
Josiah Rutter,	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Totals,	4	17	33	57	90	95	156	160	256	265	231	15	1	1,380

## REPORT OF THE STATE VISITING AGENT.

TABLE No. 5.—Concluded.  
*Cases before Commissioners for Commitment to State Industrial School.*

	AGES.														Totals.
	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.	16.	17.	18.		
F. B. Fay,	-	-	-	-	-	-	-	-	-	-	1	-	-	1	
W. H. Currier,	-	-	-	-	-	-	-	-	-	-	1	1	-	2	
Totals,	-	-	-	-	-	-	-	-	-	-	2	1	-	3	

*Cases before Police and Municipal Courts.*

Chelsea,	-	-	-	-	-	-	-	-	1	-	-	2	2	5
Dorchester,	-	-	-	2	2	1	2	1	3	3	-	-	-	14
Boston,	-	-	1	2	5	10	17	19	32	35	46	1	-	168
Totals,	-	-	1	4	7	11	19	21	35	38	48	3	-	187

## RECAPITULATION.

Probate Courts, . . . . .	1	8	14	17	42	45	52	60	63	74	52	11	—	439
Trial Justices, . . . . .	4	17	33	57	90	95	103	160	256	265	231	15	1	1,390
Commissioners, . . . . .	—	—	—	—	—	—	—	—	—	—	2	1	—	3
Police and Municipal Courts, . . . . .	—	—	1	4	7	11	10	21	35	38	48	3	—	187
Totals, . . . . .	5	25	45	78	139	151	227	241	354	370	332	20	1	2,009

## DISPOSAL OF CASES—COUNTIES AND MAGISTRATES.

TABLE NO. 6.—Disposal of Cases and Magistrates.

## SUFFOLK COUNTY.

	State Reform School.	State Industrial School.	H. of R. for Juu. Offenders.	Lowell Reform School.	Plummer School.	Private Institutions.	Jail.	House of Indus-try.	House of Correc-tion.	Returned to Re-form School.	Board Charities.	Fine.	Fine and Costs.	Costs.	Failed to appear.	Discharged.	Dismissed.	Probation.	Held for Sup. Ct.	Transferred.	Cambridge Work-houses.	State Workhouse.	Totals.
Suffolk Probate,	-																						14
W. J. Forsaith,	19		1			1	5	2	9	2	8	4	6	34	-	65	4	108	-	-	-	-	310
P. S. Wheelock,	4		3			9	-	1	1	-	2	37	7	13	2	15	4	29	2	-	-	-	116
J. R. Churchill,	-		2			-	-	-	-	-	-	-	1	8	2	-	-	5	-	-	-	-	17
E. J. Jones,	4		12			1	-	-	-	-	1	1	3	-	1	3	3	11	-	-	-	-	40
H. Bates,	2		-			-	-	-	-	-	2	-	1	2	-	3	-	1	-	-	-	-	10
F. B. Fay, Com'r,	-		-			-	-	-	-	-	-	-	-	-	-	1	2	3	-	-	-	-	1
Chelsea Police,	-		-			-	-	-	-	-	-	-	-	-	-	-	1	3	-	-	-	-	5
Dorchester District,	-		-			-	-	2	-	-	-	2	3	1	-	1	1	4	-	-	-	-	14
Boston Municipal,	-		14			1	5	8	2	1	1	22	27	8	-	28	2	46	2	1	-	-	168
Totals,	23	3	65	-	-	12	11	13	12	3	14	66	47	70	3	119	12	211	4	1	-	-	695

## MIDDLESEX COUNTY.

Probate,	11					3	-	-	2	-	11	-	52	34	10	39	4	72	-	-	1	-	239
N. Crosby,	4					-	-	-	3	-	2	1	18	2	2	15	2	10	1	-	-	-	72
J. R. Bennett,	1					-	-	-	-	-	-	-	-	1	-	6	-	2	-	-	-	-	10
N. Morse,	2					-	-	-	-	-	-	-	-	3	1	3	-	1	-	-	-	-	10



## REPORT OF THE STATE VISITING AGENT.

TABLE No. 6.—*Disposal by Counties and Magistrates—Continued.*

## MIDDLESEX COUNTY—Concluded.

	State Reform School.	State Industrial School.	H. of R. for Juv. Offenders.	Lowell Reform School.	Plummer School.	Private Institutions.	Jail.	House of Industry.	House of Correction.	Returned to Reformatory School.	Board State Charities.	Fine.	Fine and Costs.	Costs.	Failed to appear.	Discharged.	Dismissed.	Probation.	Held for Sup. Ct.	Transferred.	Cambridge Work-house.	State Workhouse.	Totals.
P. L. Converse, .	1	—	—	—	—	—	—	—	—	—	2	—	4	9	2	10	1	5	—	—	—	—	34
J. T. Joslin, .	1	—	—	—	—	—	—	—	—	—	—	—	4	2	—	2	—	1	—	—	—	—	10
J. Rutter, .	—	—	—	—	—	—	—	—	—	—	—	—	1	1	—	1	—	3	—	—	—	—	6
Totals, .	20	3	—	9	—	3	—	—	5	—	15	1	79	52	15	76	7	94	1	—	1	—	381

## ESSEX COUNTY.

Probate, . . . . .	8	2	-	-	2	-	1	-	3	1	5	2	2	5	2	11	-	72	2	-	-	118
N. W. Harmon, . . . . .	11	3	-	-	-	-	-	-	-	6	2	1	10	10	12	10	12	38	-	-	-	98
J. R. Newhall, . . . . .	13	-	-	-	-	-	-	-	-	5	-	6	18	1	5	1	18	-	-	-	67	
W. H. Currier, . . . . .	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	2	
Totals, . . . . .	32	6	-	-	2	-	1	-	3	1	16	4	9	33	13	29	1	128	2	-	-	280

## NORFOLK COUNTY.

Probate, .	1	—	—	—	—	—	—	—	—	—	1	—	—	1	—	—	—	1	—	—	—	—	5
E. C. Bumpus, .	3	—	—	—	—	—	—	—	—	—	1	—	—	1	—	10	—	1	—	—	—	—	16

## DISPOSAL OF CASES—COUNTIES AND MAGISTRATES.

## BARNSTABLE COUNTY.

Totals,	6	-	-	-	-	2	-	-	-	4	4	1	8	6	12	3	11	-	-	-	57
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## Dukes County.

Probate,	1	-	-	-	-	-	-	-	1	-	-	5	-	3	-	-	1	-	-	-	11
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## Worcester County.

Probate,	-	-	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	2
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## Worcester County.

Probate,	1	1	-	-	-	-	-	-	-	2	1	1	-	-	-	1	3	-	-	-	8
C. A. Dewey,	4	1	-	-	-	-	-	-	-	1	3	2	1	2	27	3	12	-	-	-	17
H. Williams,	28	1	-	-	-	-	-	-	-	3	4	47	53	7	15	1	1	-	-	-	178
T. K. Ware,	3	-	-	-	-	-	-	-	-	2	2	2	7	-	4	1	2	-	-	-	30
A. A. Putnam,	-	-	-	-	-	-	-	-	-	-	34	20	9	1	6	-	-	-	-	-	60
J. W. White,	-	-	-	-	-	-	-	-	-	-	11	1	1	1	5	1	11	-	-	-	16
C. Jillson,	7	-	-	-	-	-	-	-	-	3	-	-	1	1	1	1	-	-	-	-	39
G. S. Duell,	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	-	-	-	-	5
Totals,	43	2	-	-	-	-	-	-	-	11	5	101	92	4	62	2	29	-	-	-	353

### REPORT OF THE STATE VISITING AGENT.

TABLE No. 6.—*Disposal by Counties and Magistrates—Concluded.*

**PLYMOUTH COUNTY.**

	State Reform School.	State Industrial School.	H. of R. for Juv. Offenders.	Lowell Reform School.	Plummer School.	Private Institutions.	Jail.	House of Industry.	House of Correction.	Returned to Reform School.	Board State Charities.	Fine.	Fine and Costs.	Costs.	Failed to appear.	Discharged.	Dismissed.	Probation.	Held for Sup. Ct.	Transferred.	Cambridge Work-house.	State Workhouse.	Totals.
Probate, . . . . .	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	3	1	1	1	1	9
A. A. Mason, . . . . .	1	1	1	1	1	1	1	1	1	1	2	1	1	5	7	1	1	5	5	1	1	1	1
O. W. Soule, . . . . .	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
S. Miller, . . . . .	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Totals, . . . . .	4	4	4	4	4	4	4	4	4	4	4	4	4	5	7	11	8	8	5	5	1	1	40

**HAMPSHIRE COUNTY:**

[illegible]

**FRANKLIN COUNTY.**

Probate, . . .	3	-	-	-	-	-	1	1	4	1	-	-	13
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## DISPOSAL OF CASES—COUNTIES AND MAGISTRATES.

## BERKSHIRE COUNTY.

Probate, . . .	3	-	-	-	-	-	-	2	-	1	-	2	6	8	-	-	22
H. F. Briggs, . . .	-	-	-	-	-	-	-	-	-	-	-	-	4	2	-	-	7
J. Bradford, . . .	-	-	-	-	-	-	-	3	2	2	-	-	2	1	-	-	10
Totals, . . .	3	-	-	-	-	-	-	5	3	3	-	2	12	11	-	-	39

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## HAMPTON COUNTY.

Probate, . . .	6	-	-	-	-	-	-	-	4	1	-	-	5	2	-	-	40
J. H. Morton, . . .	1	-	-	-	-	-	-	1	1	2	-	-	-	-	-	-	4
J. G. Allen, . . .	5	2	-	-	-	-	-	3	8	7	-	-	1	-	-	-	26
J. P. Buckland, . . .	12	3	-	-	-	-	-	8	9	19	10	-	6	2	1	-	70
Totals, . . .	12	3	-	-	-	-	-	8	9	19	10	-	6	2	1	-	70

## BRISTOL COUNTY.

A. Borden, . . .	2	1	-	-	-	-	-	1	1	2	-	4	7	1	2	3	24
W. H. Fox, . . .	-	-	-	-	-	-	-	-	2	1	-	-	-	3	-	-	12
L. Lapham, . . .	5	-	-	-	-	-	-	-	3	1	4	-	-	7	-	-	27
Totals, . . .	7	1	-	-	-	-	-	1	1	7	2	8	7	3	11	4	63









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BUSINESS BEFORE COURTS—REMARKS.

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The considerable increase in the number of cases before the courts during the year now in review, over that of any previous year, has been observed. The fact is probably mainly due to the increase of the number of magistrates having jurisdiction in cases of juvenile offenders. The number now having authority to act in cases of both boys and girls is fifty-two, an increase of thirty-nine over the former number. There are others having special jurisdiction in cases of girls, as will appear hereafter. As in previous years, so in this, the harvest months were the most fruitful in offenders. Well laden gardens and orchards are temptations greater than the resistance of consciences that generally restrain their possessors. Money penalties represent the action taken with such offenders.

It may be remarked that where there are good local reformatories, as in Boston and Lowell, the State is relieved from the restraint and support of many juvenile offenders. Boston provided, during the year, in its own excellent institutions for one hundred and four (104) convicted ones beside truants. If the truant laws and truant schools specially authorized by statute were in operation, the number of commitments to state and other reformatories would be much lessened, many graver offences would be prevented, and many persons would thereby be turned from a criminal career. The advantages of such schools can have early application to beginners in wrongdoing, with gentle restraint among small numbers of those who have not become bad; conferring the largest amount of institutional benefit with the least bane.

The small number of girls brought before the courts will be noticed, as well as the entire absence of those of the youngest ages that can be so brought. These facts of reduction and change have a sequence in the lessened numbers and the different character of the children at the State Industrial School. They are supposed by some to be due to the present requirements of the law in reference to the hearing of the cases of juvenile offenders and the operations of the Visiting Agency. The facts in reference to the number of girls before the courts cannot be due to any hinderance in the requirements

REPORT OF THE STATE VISITING AGENT.

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of the law. The present facilities for the arraignment and commitment of girls is greater than ever before. The number of courts and magistrates having jurisdiction in cases of girls is more than one-third larger than the number having jurisdiction in cases of boys. Beside the fifty-two magistrates having authority to commit to both the Reform and the Industrial Schools, as the case may be, there are twenty-five others specially and solely commissioned with authority to commit girls to the Industrial School. If girls needing the reformatory processes of the school abound in our communities, surely the facilities of the law for their committal thereto are abundant. The way is also easy, for only a liability to wrong-doing or an exposure to danger is to be shown to secure the admission of a girl to the school. But it is said that the notice to the Visiting Agency, and an attendance therefrom at the hearing of the cases of girls deter many from bringing complaints. These requirements doubtless do prevent some from bringing them, as they, or some others, should. But who are deterred? Those who would bring complaints for reasons personal to themselves, and not in the interests of the child or of good order. A sufficient privacy of hearing is secured in the special character of the magistrate and by the requirements of the law, that they shall be separate and apart from court-rooms and other courts. The presence of the Visiting Agent cannot hinder rightful commitments, for he is there in the interests of the child, even to securing her admission to the Industrial School. There could not be less publicity in these cases, with a fair regard for the rights of the children. If there is any hinderance to the arraignment or commitment of girls it arises from officers and in communities, because it is the duty of officers, as it is the right and may be the duty of every person, to make complaint when there is cause. The opportunities to present complaints to magistrates are ample, as has been shown.

In regard to the supposition that the operations of the Visiting Agency lessen the numbers at the Industrial School and change the character of the school, it may be remarked that the Agency does what the law contemplates and pro-

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GIRLS BEFORE THE COURTS—REMARKS.

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vides for its doing, viz. : takes from the courts some of the smaller, less criminal and more hopeful class that formerly went to the Industrial School,—as it does with boys of the class who went to the Reform School,—and provides for them in families, without, or with only temporary, institutional intervention. This course cannot rightfully be condemned, because results have proved that the direct disposal of girls from the courts by the Visiting Agency has been at least as salutary for the children and the communities, as have been the results in cases of those of the same class who went into and out from the institutions. It need not be demonstrated here that a suitable single household is better than any congregation of offenders, however small, for the residence and recovery of a moral defective.

To the intimation that the action of the Visiting Agency, before the courts, discriminates against the Industrial School, it is a sufficient answer to say that while of the number of boys arraigned, the Reform School receives one in twelve and a quarter, the Industrial School receives one in seven of the girls brought before the courts, and in cases of the convicted ones committed, the per cent. is still greater in favor of the Industrial School.

The lessened number of complaints against girls is due, in my opinion, to special effort for them by one class of our fellow-citizens, arising from considerations of religious training; also, from the different view of the committal to our State School now taken by parents of the class who formerly understood it to be a State Boarding School to which they could send, and especially from which they could take their girls at pleasure, because the facts that magistrates commit to the school, that the law takes away entirely the parental custody and control of the child, and gives it absolutely to others during minority, more clearly appear. A knowledge of such action and of such results gives the consideration of an admittance to the school an importance not before felt, which causes the parents to hesitate in making complaint, and to rouse themselves to a greater personal effort to recover the wanderer, or to protect the imperilled one by all the efforts of

REPORT OF THE STATE VISITING AGENT.

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parental duty. A lessening of complaints is also due to the special efforts made by philanthropists during the last few years in behalf of women and girls.

The facts of lessened numbers which press for consideration in reference to our Industrial School, are found also in the lists and histories of similar local and private institutions for girls with which the Visiting Agency has not the slightest official connection. While the number of girls in the State Industrial School is one-third that of boys in the Reform School, the number of girls in the reformatories of Boston is only about one-seventh of the number of boys. A falling off in the number of girls under similar care is found in Springfield, and in the several institutions in the vicinity of Boston. That most excellent School of the Boston Children's Aid Society, the Girls' Home at Newton, has been given up for want of inmates. These are schools of which the law and the Visiting Agency have no cognizance. In the Report of the Children's Aid Society for the present year, reference is made to the closing of the "Home for Girls" by Mrs. William Claffin, on behalf of the Society, as follows:—

"The Girls' Home connected with the Society was opened six years ago, with strong hopes of reforming a class of young girls exposed to peculiar dangers. It was an experiment faithfully and earnestly commenced and continued. The ladies most engaged in managing the detail look back with entire satisfaction upon the influence of the Home in securing the reformation of the girls. The Matron faithfully and skilfully discharged the duties of her position, but unlooked-for embarrassments have met us in our work, and five years of experience have convinced us that the Home could not be continued on its present basis. There are girls enough to fill many such homes, we do not for a moment doubt; but for reasons unknown to us, the proper subjects as defined by the rules of society were not brought to the Home in *sufficient numbers to justify its continuance.*"

In reference to the remark that "there are girls enough to fill many such homes," it may be well to remember that the character of the wrong-doing, and the evil tendencies of girls,

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GIRLS BEFORE THE COURTS—REMARKS.

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are in the direction of easy belief but of great difficulty of proof, and there are very many in the community ready to shield them to save themselves from exposure. As there are less girls brought before the courts, and as a diminution in numbers is seen in various places, it would seem that some general as well as a special cause was at work to produce these results. If the causes spring from an improved condition of conduct, and from other provisions for them that are good, as they do in part, it should be so far a matter of rejoicing rather than regret, that the numbers held in institutions are less.

It will be observed that with the large jurisdiction of a large number of magistrates, great celerity in the disposal of juvenile cases can be and is attained. While adult offenders have, as a means of defence and delay, courts of several grades, and juries where doubts readily rise, and all the law's machinery, the child offender is disposed of in a few minutes by the judgment of a single person, by a decision which may cover the entire formative period of life not already passed; a drum-head court-martial is hardly more rapid in action or more devoid of technicalities than are proceedings in juvenile cases. The reformatory purpose tempers with mercy the long sentence which the law fixes, and we doubt not that the present methods in such cases secure more exact justice and greater mercy than do those applied to adult offenders; they are surely speedy enough.

The court work of the Agency has been, during the year, as before, under the charge of B. Berkley Johnson, who has personally attended to the courts in Boston and the immediate vicinity, and had the oversight of the work elsewhere. In the discharge of this duty he has given satisfaction.

#### SEEKING OUT SUITABLE PERSONS TO TAKE CHILDREN.

This duty is performed in connection with the Visitation of the Agency, suitable persons being found to take children in the round of visits, while some are sought from among the applicants for children, who are numerous, especially for girls. Always there are more good places for girls than there are



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REPORT OF THE STATE VISITING AGENT.

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girls to fill them, and generally the demand for boys is equal to or greater than the supply. The number of suitable persons who are willing and desirous to take children into their families is much larger than most people suppose. Most persons receive children for the service they can render. Some take them from a sense of duty. Those that have service in view in taking children are however not unmindful, with some exceptions, of the interests of the child. They deal justly, honorably and wisely with them, bringing them to manhood and womanhood successfully, and often with great credit.

There has been, so far as we have observed, no other policy of the State in reference to its wards crowned with greater success than that of placing dependent and offending children in families; the best results being with the dependent ones, because they are least interfered with and disturbed by outside persons. The physical, social, intellectual and moral improvement of the children located in families is extremely gratifying. A suitable family relation for a child is of greatest benefit; it meets the want of such children as come under the care of the State whenever its restraint is sufficient—it is sufficient in more cases than is sometimes supposed—better than anything else. It is sometimes remarked by casual observers that children in certain places appear better than the family in which they reside, and that, therefore, a poor selection of place has been made; but to those acquainted it is known that such children before entering the families were so unpromising as to be of difficult disposal; the open air, incentives to well-doing and encouragements wrought the changes that made the scrubby young plant look better in its new field than even the old growths of the place.

Even while the motive of self-interest controls the purpose of taking children, as in a majority of cases, suitable homes for all fit or permitted to go out are quite readily found. When such action is perceived as a duty, many more now in institutions can safely and properly be placed out in families; for duty will grapple with difficulties that self-interest avoids.

When persons charitably disposed, with time and means,

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INVESTIGATIONS FOR RELEASE OF CHILDREN.

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who now go about somewhat aimlessly seeking to do good, perceive that these children are not a *class* of persons to be dealt with by organized proxy, nor material of uniform grain or quality, but are *individuals* morally astray or personally dependent, who can best be recovered and made productive by individual personal effort, then shall we have an offering of homes and of personal care that will be adequate to the wants of many now in our institutions, and many others who without such opportunity must go there. Such an extension of the home conditions and influences and such personal interest as our best people might give by addressing themselves individually to the work of providing for children now neglected, or brought under congregate care, would be fraught with great blessing to the community, to the children, and to the actors themselves.

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INVESTIGATIONS PRECEDENT TO THE RELEASE OF CHILDREN, &c.

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Under this head are included the investigations made by the Agency, upon the application of parents and friends, for the release of children from the several state schools; upon requests specially received from the schools; into cases of alleged abuse, and those that arise in many ways from the situation and condition of the wards of the State. It was intended to have them all carefully and thoroughly made. Much time was spent upon some of them, and sometimes the result reached rendered prompt and decided action necessary. They were important, because they related to the vital questions of the release of children who were under discipline and instruction in our reformatories, the decision of which would affect the welfare of the children, and the interests of the communities; they revealed causes of difficulties and their remedies; they corrected and prevented abuses. Under this head are not included such investigations as were made in pursuance of the duties referred to in the preceding chapter.

During the year, four hundred and forty-three (443) of such investigations were made, as follows:—

## REPORT OF THE STATE VISITING AGENT.

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Upon application for release from Reform School,	. 101
release from Industrial School,	. 27
release from Primary School,	. 91
release from indenture,	. 11
release from Board of State Char-	
ities,	. . . . . 4
adoption,	. . . . . 15
Into character of places for children,	. . . . . 113
Arising upon complaints of abuse, &c.,	. . . . . 81
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	443

Many other transactions of the Agency had the nature of investigations which are not here designated as such. The above list does not include any of the investigations made of cases arising before the courts preliminary to the hearing of the same.

## VISITATION.

The requirement of the statute in reference to visiting children has been stated; it is, that every child maintained wholly or in part by the State, or who may have been indentured or placed in charge of any person from any institution or by any authority shall be visited at least once a year, for the purpose of inquiring into their condition and giving them such assistance as may be needed to continue the good work begun at the school, and advance them to the condition of independent well-doing.

There were no changes in the method of visitation during the year; the same divisions of territory in which the children are located were preserved. The same persons were in charge of the same districts as visitors. All of the children were visited at least once (with possible exceptions), and many were visited several times, as opportunities for so doing occurred. Friendly relations were maintained with all those with whom the children resided. Visits to the children were pleasant and profitable; acquaintance with some has become quite intimate. The advantages of visitation to children increases with acquaintance, and they are multiplied by the

## VISITATION.

continuance of the same visitor. We deem the work of visitation one of peculiar usefulness.

The total number of children subject to visitation at the commencement of the year, October 1, 1872, was thirteen hundred and ninety-seven (1,397), who went out from the various institutions as follows :—

	Boys.	Girls.	Total.
Reform School, . . . . .	391	—	391
Nautical School, . . . . .	92	—	92
Industrial School, . . . . .	109	—	109
Primary School, . . . . .	281	141	422
Monson Almshouse, . . . . .	48	38	86
Bridgewater Almshouse, . . . . .	1	4	5
Tewksbury Almshouse, . . . . .	5	3	8
Board of State Charities, . . . . .	191	52	243
Town Almshouses, . . . . .	25	16	41
Total, . . . . .	1,034	363	1,397

The result of the visitation during the year has been substantially as follows, the children of each institution being described separately :—

*Reform School.*

Now on trial or indentured, . . . . .	51
Have served out indentures, or now on wages, . . . . .	46
Absconded from place, . . . . .	6
At home on probation—reputation good, . . . . .	111
reputation fair, . . . . .	12
reputation doubtful, . . . . .	23
reputation bad, . . . . .	11
arrested for offences, . . . . .	9
Returned to Reform School, . . . . .	20
Sent to truant schools, local, . . . . .	3
jail, . . . . .	5
house of correction, . . . . .	12
state prison, . . . . .	2

## REPORT OF THE STATE VISITING AGENT.

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Not found,	17
Enlisted in United States army or navy,	3
Died,	2
On probation, have arrived at age, reputation good,	54
reputation bad,	4
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Total,	391

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In addition to the above, thirteen (13) boys who have escaped from the Reform School in years past have been found, eight (8) of them being in prison, and five (5) had located themselves in good homes and were doing well; they were allowed to remain. Eighty-five (85) of the above have been dropped from the list to be visited the coming year on account of age, imprisonment, &c., leaving three hundred and six (306) to visit.

*Nautical School.*

Of the ninety-two (92) boys out from this institution at the commencement of the year, ten (10) have done well and bid fair to be more than average young men for character and intelligence.

Fifty-seven (57) have conducted themselves properly and caused no trouble to their friends or to the officers.

Seven (7) are of doubtful or bad reputation.

One (1) died of consumption.

Three (3) are fugitives from the officers of the law.

Five (5) have been arrested and fined.

One (1) committed to the State Reform School.

Eight (8) committed to the house of correction.

Of these, fifty-six (56) require no further care, and are dropped from further visitation, leaving thirty-six (36) to visit the ensuing year.

*Industrial School.*

Of the one hundred and nine girls on the list to visit at the commencement of the year—

## VISITATION.

There have remained on indenture, . . . .	18
Absconded from place, . . . .	1
With friends—reputation good, . . . .	13
reputation not good, . . . .	7
Transferred from indenture to friends, . . . .	1
In houses of ill-fame, . . . .	2
Have arrived at age—reputation good, . . . .	23
reputation bad, . . . .	5
Married well, . . . .	9
doubtful, . . . .	5
Not found, . . . .	6
Returned to the school, . . . .	19
<b>Total, . . . .</b>	<b>109</b>

Of these, sixty-seven (67) require no further visiting and are dropped from the list, leaving forty-two (42) still subject to visitation at the commencement of this year.

*Primary School.*

There were out from this school October 1, 1872, two hundred and eighty-one (281) boys and one hundred and forty-one (141) girls; in all, four hundred and twenty-two (422) children. Their record is as follows:—

	Boys.	Girls.	Total.
On trial or indenture in same families, . . . .	200	115	315
changed families, . . . .	22	9	31
Not found or not visited, . . . .	1	4	5
Reported eloped last year, found, . . . .	1	—	1
not found, . . . .	2	—	2
Absconded this year, . . . .	18	2	20
Served out indentures, . . . .	19	6	25
Adopted, . . . .	1	1	2
Discharged by Board, . . . .	1	—	1
Died, . . . .	1	—	1
Returned to School, . . . .	15	4	19
<b>Total, . . . .</b>	<b>281</b>	<b>141</b>	<b>422</b>



## REPORT OF THE STATE VISITING AGENT.

Thirty-eight (38) boys and eleven (11) girls having served out indentures, been returned, died or adopted, leaves two hundred and forty-three (243) boys, and one hundred and thirty (130) girls to visit at the commencement of this year. Only twenty-five (25) of the children kept in place have made any special trouble.

*Monson Almshouse.*

There were still under indenture at the commencement of the year, forty-eight (48) boys and thirty-eight (38) girls, or eighty-six (86) in all.

	Boys.	Girls.
Still under indenture and doing well, . . . . .	31	22
Indentures expired or cancelled by agreement, . . . . .	17	16
Total, . . . . .	48	38

Leaving thirty-one (31) boys and twenty-two (22) girls still under indenture from this institution. Most of the boys are indentured until the age of twenty-one (21) and girls until eighteen (18).

*Tewksbury Almshouse.*

Of the eight (8) children out from this institution, three (3) girls and three (3) boys are still in place. Two boys have served out their time, and are now learning trades and are fine young men.

*Bridgewater Almshouse.*

One boy and one girl are still serving out their time. Two girls have served out their time, and one has been discharged by the Board of State Charities. One boy and one girl are all the children from this institution now subject to visitation.

## VISITATION.

*Board of State Charities.*

	Boys.	Girls.	Total.
On trial or indenture, . . . . .	49	22	71
With friends, . . . . .	39	7	46
Put on trial from Primary School, . . . . .	27	—	27
Now in Primary School, . . . . .	20	4	24
Working on wages, . . . . .	15	5	20
Absconded, not heard of, . . . . .	12	1	13
during the year, . . . . .	5	—	5
Married, . . . . .	—	5	5
Discharged, . . . . .	2	—	2
Died, . . . . .	—	1	1
Time out, . . . . .	10	5	15
Committed to House of Correction, . . . . .	1	—	1
to Juvenile Reformatories, . . . . .	10	2	12
Total, . . . . .	190	52	242

Of these, 77 boys and 13 girls have not been changed, but remain as they were one year ago. There are dropped from further visitation on account of age, confinement, death, or marriage,—boys, 18; girls, 13,—leaving one hundred and seventy-two (172) boys and thirty-nine (39) girls subject to visitation at the commencement of the year, or two hundred and eleven (211) in all. Of the girls married, only one has made a doubtful marriage.

*Town Almshouse Children.*

	Boys.	Girls.
Still in place, . . . . .	18	9
Indentures expired, . . . . .	3	4
Taken by friends, . . . . .	4	3
Total, . . . . .	25	16

Leaving eighteen (18) boys and nine (9) girls to visit during the coming year. Of the thirteen hundred and ninety-

## REPORT OF THE STATE VISITING AGENT.

seven (1,397) children at the commencement of the year, there still remain to visit the ensuing year ten hundred and fifty-six (1,056), as follows :—

	Boys.	Girls.	Total.
Reform School, . . . . .	306	—	306
Nautical School, . . . . .	36	—	36
Industrial School, . . . . .	—	42	42
Primary School, . . . . .	243	130	373
Board of State Charities, . . . . .	172	39	211
Monson Almshouse, . . . . .	31	22	53
Tewksbury Almshouse, . . . . .	3	3	6
Bridgewater Almshouse, . . . . .	1	1	2
Town Almshouses, . . . . .	18	9	27
Total, . . . . .	810	246	1,056

Children have been placed out from the various institutions, and placed in the custody of the Board by the magistrates, during the year, as follows :—

	Boys.	Girls.	Total.
Reform School, . . . . .	111	—	111
Industrial School, . . . . .	—	47	47
Primary School, . . . . .	59	22	81
Board of State Charities, . . . . .	61	21	82
Tewksbury Almshouse, . . . . .	1	2	3
Town Almshouses, . . . . .	12	10	22
Total, . . . . .	244	102	346

Fifteen boys who have been inmates of the Reform School, have been put upon the visiting list. Some are those who have escaped from there in previous years, and several are young men who have desired the aid of this office in finding them employment after they have served a term in prison. All such have been helped to start life anew, and it is gratifying to know that in every case, the aid thus rendered has been

Leaving thirty-nine (39) to add to the list to visit the ensuing year.

## REPORT OF THE STATE VISITING AGENT.

*Primary School.*

There have been fifty-nine (59) boys and twenty-two (22) girls, or eighty-one (81) children, placed out from this school, not including those committed to the Board by the courts, who have been placed there temporarily. There are still—

	Boys.	Girls.	Total.
In families, on trial, . . . . .	53	17	70
Returned to the school, . . . . .	4	4	8
Discharged, . . . . .	—	1	1
Absconded from place, . . . . .	2	—	2
Total, . . . . .	59	22	81

Leaving fifty-five (55) boys, and seventeen (17) girls to add to the visiting list for the ensuing year.

*Board of State Charities.*

There have been taken from the courts during the year and placed in the custody of the Board, sixty-one (61) boys and twenty-one (21) girls,—eighty-two (82) children in all. They were disposed of as follows:—

	Boys.	Girls.	Total.
Put directly in place, . . . . .	13	4	17
Put in family, after short time in Primary School, . . . . .	4	10	14
With friends, after short time in Primary School, . . . . .	2	—	2
Directly with friends, . . . . .	2	2	4
Absconded from Primary School, . . . . .	1	—	1
from place, . . . . .	1	—	1
Still in Primary School, . . . . .	36	4	40
Committed to Reform School, . . . . .	2	—	2
to Industrial School, . . . . .	—	1	1
Total, . . . . .	61	21	82

## VISITATION.

Deducting those committed to reformatories, there are left fifty-nine (59) boys, and twenty (20) girls or seventy-nine (79) children, to visit the coming year. Of these, thirty-six (36) boys and four (4) girls are in the Primary School.

*Tewksbury Almshouse.*

One girl of seventeen has been placed in a family, and one girl and one boy, infants, have been taken from there with a view to their adoption. Both are giving satisfaction, and will ultimately be adopted.

*Town Almshouses.*

There have been visited during the year, twelve (12) boys and ten (10) girls,—twenty-two children,—who still remain in place, and are under or liable to indenture. Many others have been reported, but they have been found with friends or relatives, or are boarded by the towns, and are not considered subjects of visitation.

Adding to the ten hundred and fifty-six (1,056) of last year's list to be visited, three hundred and eighteen (318) who still remain, of those placed on the list during the year, and we have thirteen hundred and seventy-four (1,374) children with which to commence the new year—placed out or released by the following authority:—

	Boys.	Girls.	Total.
Reform School, . . . . .	409	—	409
Nautical School, . . . . .	36	—	36
Industrial School, . . . . .	—	81	81
Primary School, . . . . .	298	147	445
Board of State Charities, . . . . .	231	59	290
Monson Almshouse, . . . . .	31	22	53
Tewksbury Almshouse, . . . . .	4	5	9
Bridgewater Almshouse, . . . . .	1	1	2
Town Almshouses, . . . . .	30	19	49
Total, . . . . .	1,040	334	1,374

Of the above, fifty-six (56) boys and eight (8) girls, are chil-



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REPORT OF THE STATE VISITING AGENT.

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dren who have been placed in the custody of the Board by the courts, and are now temporarily in the Primary School.

The foregoing statistics, while giving in a general way the situation of the children in the care and control of the State outside its various institutions, cannot convey to the mind of one not familiar with the details of the work of the Agency, a correct idea of the actual situation of many of these "wards of the Commonwealth."

To say that a certain number of children are "doing well" cannot convey any idea beyond the fact that they are steady, temperate, or not brought to the notice of the officers of the law. It cannot show the high degree of moral excellence or worldly prosperity of many of these children, and yet the records of this office are replete with instances of well-doing in young men who, five years ago, seemed doomed to a life of crime; of young women who were then girls lost, apparently, to all feelings of shame, who are now leading virtuous lives, some well married and with happy households. We cannot show in a column of figures, and it would not be well if we could, the situation of those boys, or young men, who are occupying positions of trust and responsibility, in stores, counting-rooms and workshops.

Of those who have been out from the Reform School over a year, 71 per cent. have done positively well, 14 per cent. badly, most of them being in confinement; while the remaining 15 per cent. are not heard from, or are of rather doubtful reputation.

Of the Nautical School boys, 73 per cent. are found doing well, while 15 per cent. are doing badly or in prison, and 12 per cent. are of doubtful repute.

Of the Industrial School girls, 55 per cent. have done well, 15 per cent. have not done well, 17 per cent. have been returned to the school and the remaining 13 per cent. are dead, not found, &c.

Of the children taken by the Board, 75 per cent. of the boys and 86 per cent. of the girls have done well, 15 per cent. of the boys and 8 per cent. of the girls are in the Primary School.

## VISITATION—REMARKS.

About 6 per cent. of the boys, and 4 per cent. of the girls have done badly, while 4 per cent. of the boys, and 2 per cent. of the girls have absconded and not been found. These have not conducted themselves in such a manner as to attract the attention of the officers of the law.

All absconders who have been found are included under other appropriate heads.

Of those placed out from the Primary School and almshouses, all have done fairly, except those who have absconded from place, or who have been returned.

The percentage of those who have done well during the year, who were placed out from the reformatories, is rather higher in the case of the Reform School boys, and not as high by 20 per cent. of the Industrial School girls. It could not be expected that the proportion of those who go out from these institutions, and prove to be reformed, or comparatively so, should increase, when the change in the character of the commitments is taken into consideration. The smaller children, both boys and girls, who are brought before the courts, are taken by the Board and placed (through the Visiting Agency) either directly in a family, or in the Primary School, while those more hardened in crime are committed to the reformatories at Westborough and Lancaster. This action of the Visiting Agency makes these reformatories the receptacle of the older and harder children, and the process of reform longer and more laborious, to the officers connected with them. It keeps the younger and comparatively innocent children from contact with the more criminal ones, by putting them in suitable homes or in a school composed entirely of their own class. In short, this action of this Agency classifies the children who are sent away from home by the courts, by putting those who only need homes into them at once, those who need slight discipline and teaching, into the Primary School, for a longer or shorter time, as may be necessary, and those who need reform, into the reformatories. The effect has been to change the character of the schools at Westborough and Lancaster, and to make them, in *fact*, what they are in the eyes of the law.

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REPORT OF THE STATE VISITING AGENT.

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Instead of the commitment to these schools of children of 8 to 12 years of age, whose only need was a home, as formerly, those are only sent there now who need discipline, and these schools are thus relieved of the element of genteel pauperism attending the presence of such small children, and are able to devote their entire strength and efforts to measures conducive to reform.

But while this course has changed the character of the schools, it has also changed, in a measure, the character of the children to be visited and cared for by this Agency.

It has very materially increased the number of large boys for whom to find situations, and to influence and advise when they go out into the world. It makes a class who cannot readily be kept at farm labor, and makes the finding of suitable employment for them more difficult. It makes the control of the Agency more advisory than heretofore, and the success of that advice to depend upon the personal influence which the members of the Agency may be able to obtain over them. The difficulty of finding suitable opportunities for learning trades will readily be appreciated by all. It is essential that they should have some congenial employment or they are almost sure to fall into old habits and associations. However much their consciences may have been awakened and their reform commenced at the school, if thrown upon their own resources and unable to obtain employment, it is very easy for them to go astray. Many boys go from the school with good resolves and a strong and earnest desire to lead worthy lives. If properly located and a friendly hand is extended to them, they will grow in grace and strength, and the good seed planted in their hearts at the school will grow, and they will become good citizens. To learn trades they must go to our manufacturing cities and towns, where trades can be learned.

The wages paid are not sufficient to enable them to live in a secure and respectable manner. They need the personal aid and sympathy of a friend, who shall speak to them the word of advice, hope and encouragement, and in case of need, extend the helping hand. This, the Agency has tried to do,

## VISITATION—REMARKS.

in a limited way, but it cannot cover the field, either in personality or in pecuniary aid. One of the greatest means of reform to a young man, is the personal friendship and interest of some older, stronger person who by his interest will cheer and encourage him. Personal interest in them is needed. Here is an opportunity for the philanthropist to interest himself in these boys, not to attempt to control them in all things, but to help them go alone. The task might require more personal thought and labor than a subscription to a charitable society, but the result would be much more satisfactory. A few dollars and a few kind words and a little time, might save many a young man, before as well as after he had been in the Reform School or before our courts. In the rush and turmoil of business the needs of society are neglected. Many a merchant, lawyer, mechanic, neglects not only the children of others, but his own. And many children come under the control of the State, simply through the failure of their parents to get acquainted with them.

If our philanthropic people would get acquainted with the children and youth in our communities, make them feel that they are not beneath their thought and care, they would give to them the greatest incentive to do well. A word of friendly advice will often prevent a crime. It will reform the criminal. It is what is needed for our youth, outside as well as inside of our reformatories; but more especially by those who have just gone out again into the world. A want of friends, and the influences of friendship, brought many boys and girls to the condition of offenders. The presence of friends and home will tend to their reclamation, and greatly help them to continue in well-doing.

The work of visitation was under the charge of B. B. Vassell during the year, as it has been from the beginning, as well as the oversight of the permanent records. He has also attended to the visiting and other work of the Agency in the central district. He is entitled to special consideration for a skilful and faithful performance of his duties.

The large western district has been in charge of Gordon M. Fisk, the eastern district in that of George H. Hull, and

## REPORT OF THE STATE VISITING AGENT.

the southern in that of A. G. Hart. Each of these gentlemen has not only made all the visits in his respective district, but has attended the courts therein and performed the other work of the Agency. They are entitled to credit for services well and promptly rendered.

Mrs. M. B. Copeland has been the visitor to girls during the year, and has attended to all such other matters in relation to girls as properly belonged to a woman to perform.

The propriety of having a woman to visit all the girls and to have charge of matters relating to them, is evident to me from experience. Mrs. Copeland has labored earnestly and successfully in the discharge of her duties.

*Returns of Minors supported by Cities and Towns.*

Number of towns and cities in the State,	.	.	342
“ “ “ reporting,	.	.	216
“ “ “ not reporting,	.	.	126
			— 342

Number of towns and cities reporting children,	.	103
“ “ “ reporting no children,	.	113
		— 216

Number of children reported,	.	.	.	270
“ “ “ in almshouses,	.	.	126	
“ “ “ in families,	.	.	137	
“ “ “ in insane asylum,	.		2	
“ “ “ in deaf and dumb				
asylum,	.	.	4	
“ “ “ in idiotic school,	.		1	
				— 270

Number of children reported able to labor,	.	143
“ “ “ not able to labor,	.	127
		— 270

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 CHILDREN SUPPORTED BY CITIES AND TOWNS.
 

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Number of children reported physically and men-	
tally sound, . . . . .	214 •
“ “ “ defective in mind, . . . . .	34
“ “ “ defective in body, . . . . .	31
“ of these defective in both body and mind, . . . . .	9

The thirty-four are classified : Idiotic, 23 ; feeble-minded, 8 ; insane, 3.

Number of children, males, . . . . .	163
“ “ females, . . . . .	107
	— 270

But few of the towns report concerning the parents of these children. Of those reporting, it appears that the fathers of 59 of these children and the mothers of 50 are dead.

Placed out during the year, . . . . .	44
Worcester Orphans' Home, . . . . .	1
Little Wanderer's Home, . . . . .	6
State Almshouse, . . . . .	3
In families, . . . . .	34
	— 44

Of the 270 children reported, there are,—

One year of age, . . . . .	8
Two years of age, . . . . .	4
Three years of age, . . . . .	6
Four years of age, . . . . .	17
Five years of age, . . . . .	20
Six years of age, . . . . .	12
Seven years of age, . . . . .	15
Eight years of age, . . . . .	17
Nine years of age, . . . . .	14
Ten years of age, . . . . .	18
Eleven years of age, . . . . .	16



## REPORT OF THE STATE VISITING AGENT.

Twelve years of age, . . . . .	14
Thirteen years of age, . . . . .	17
Fourteen years of age, . . . . .	11
Fifteen years of age, . . . . .	9
Sixteen years of age, . . . . .	17
Seventeen years of age, . . . . .	8
Eighteen years of age, . . . . .	9
Nineteen years of age, . . . . .	11
Twenty years of age, . . . . .	10
Not stated, . . . . .	17

— 270

Some overseers of the poor continue to report children that are partially supported at their homes, and over whom their control is limited. And some report children as supported in families, who are found with friends and relatives.

The law requiring the overseers of the poor to report to the Visiting Agent the children in and placed out from the town almshouses, is not satisfactory in its workings.

As seen by the above, nearly one-third of the towns do not report at all. It makes a duplication of reports, as they are also required to report all paupers to the Secretary of the Board. It does not, and should not, prevent overseers from putting children into private institutions, or into such families as they please. It simply permits the visitation of children placed out by them, by the employes of this Agency, and if it is thought best, after such visitation, to make any report to the overseers, it can be done; but as most of them are fully informed as to the condition of their children placed out, it is seldom necessary to do so.

As a general thing, the homes found by overseers of the poor for their children are good. They do not indenture them for long periods; many not at all.

I would recommend the repeal of the law requiring the Visiting Agent to visit such children.

## ADOPTION, CORRESPONDENCE, EXPENSES, ETC.

## ADOPTION. CORRESPONDENCE. PERSONS EMPLOYED. EXPENSES, &amp;c.

Since the amendatory Act of 1872 completely changed the adoption law, the work of the Agency in reference to the adoption of children has been only nominal; of the applications referred to me from the judges, my action upon but one or two was required.

The correspondence of the year was five thousand five hundred and nineteen (5,519) communications received, and four thousand four hundred and twenty-four (4,424) written. The communications sent occupied twenty-nine hundred and twenty-four (2,924) pages of letter-press book.

Nine persons besides the Agent were employed throughout the year. But one change occurred in the office. Miss H. B. Hobbs voluntarily retired in September, after having been in the service of the Agency since 1869. The clerical work of the office fully occupied the time of Mr. H. A. Smith, Miss M. B. Hobbs and Mrs. J. L. Thomas, who faithfully performed their duties.

The expenses of the Agency are here given in an itemized form; they are somewhat greater than last year, because the legislature permitted an increase of the salaries of several persons of the Agency.

*October 1, 1872, to October 1, 1873.*

Salaries, . . . . .	\$13,173 91
Travelling expenses, . . . . .	1,591 90
Transportation, subsistence and clothing children, . . . . .	540 75
Books, paper, stationery, . . . . .	754 64
Telegrams, express, postage, . . . . .	148 74
Medical expenses, . . . . .	34 75
Runaway, . . . . .	29 75
Miscellaneous, . . . . .	229 00
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	\$16,503 44

## REPORT OF THE STATE VISITING AGENT.

## RECAPITULATION.

The following summary of important facts is presented:—

Number of complaints against juveniles, . . . . .	2,000
against boys, . . . . .	1,885
against girls, . . . . .	124
of boys found guilty, . . . . .	1,484
of girls found guilty, . . . . .	60
discharged, dismissed and failed to appear, . . . . .	429
put on probation, . . . . .	508
sent to State Reform School, . . . . .	154
to Industrial School, . . . . .	1
committed to Board of State Charities, . . . . .	9
sent to local institutions, . . . . .	18
of children in families, 1872-73, . . . . .	1,397
dropped from observation at close of year, . . . . .	341
placed out during the year, . . . . .	346
on visiting list October 1, 1873, . . . . .	1,374
of communications received, . . . . .	5,519
of communications written, . . . . .	4,424
of persons employed, . . . . .	10
Amount of expenses for the year 1872-73, . . . . .	\$16,503 44

## CONCLUSION.

In closing this Report I again suggest the desirableness of a special court for juvenile offenders in Suffolk County; that juvenile prisoners should not be confined in the tombs, nor with adults anywhere, and that the pay of magistrates in juvenile cases in large places should not depend upon the number of cases.

I would respectfully recommend legislative action in regard to the non-enforcement of the truant laws in the towns, a neglect which gives rise to many complaints against children for trivial things before criminal courts. The imposition of fines in cases of juvenile offenders, largely in practice in the

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CONCLUSION.

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courts, does not seem wise, except in cases where it is shown that the parent is much to blame.

It would be pleasant and easy, if expedient, to illustrate this Report with the personal histories of some of the many children who have received benefit from the action and influence of the Agency in all of its departments of labor; especially of those to whom its friendliness comes without public observation, or directly to them in their hour of need, saving them from an incarceration that would have resulted in their ruin. Our records are full of such personal evidences of good accomplished.

I am under obligations to the Board of State Charities, to the officers of the state institutions, to those of the Temporary Home, Chardon St., Boston, and to the Matron of the Boston Temporary Home for Destitute Children for courtesies and favors received.

Thanks are due to the managers and superintendents of the Eastern, Boston and Maine, Fitchburg, Boston and Albany, Old Colony, Boston, Clinton and Fitchburg, Cape Cod, Taunton Branch, Vermont and Massachusetts, Worcester and Nashua, Connecticut River, Providence and Worcester, New Bedford and Taunton, Boston, Hartford and Erie, Boston, Barre and Gardner, Framingham and Lowell, Athol and Enfield, New Haven, Hartford and Springfield, New Haven and Northampton, and Cheshire Railroads for favors received.

Very respectfully,

GARDINER TUFTS,

*Visiting Agent.*



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APPENDIX TO SECRETARY'S REPORT.

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APPENDIX TO SECRETARY'S REPORT.

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THE PRIVATE CHARITIES OF THE STATE.

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The introduction of this Report, pp. 3 and 4, refers to recent inquiries of the Secretary's office concerning the leading private charities of the State. A summary of the results is herewith given. Some societies to which the circular was mailed failed to return an answer, and there are many—more or less organized—that were not considered to be within the scope of the inquiry. The statement is, however, believed to be more complete than any which has yet been made.

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THE BOSTON DISPENSARY,—Boston.

There are but two institutions of the kind in the country older than this. It was organized in 1796, and incorporated in 1801. Oliver Smith may be regarded as the founder, but the persons named in the Act of incorporation are Rev. Messrs. Samuel Parker, Samuel Stillman and Samuel West, with William Tudor, John Andrews, Thomas Davis, Stephen Gorham, Samuel Dunn, Jonathan Amory, Thomas Brewer, Benjamin Bussey and Dr. Nathaniel Smith. Its object is "affording medical advice and relief to the sick poor." Its income is derived from legacies and private contributions. Benjamin Dearborn, an active friend of the institution during his life, at his death in 1839 bequeathed to it the bulk of his property. Other considerable bequests have from time to time been made. The Dispensary was first located on Cornhill, but in 1856 was removed to its present location at the corner of Bennet and Ash Streets, near the centre of population, and accessible. Medicines are dispensed gratuitously. Except on Sundays, a number of physicians are in attendance daily from 9 to 11 A.M., to give free advice to the sick. The city is divided into eight districts, and a physician appointed for each, who visits patients too sick to call at the central office. Forty physicians are connected with the Dispensary, and yearly about 30,000 patients are treated.

The officers are chosen annually; those now serving are,—*President*, George H. Kuhn; *Treasurer*, Francis E. Parker; *Secretary*, Arthur Lincoln. Dr. Alfred L. Haskins is Superintendent of the Dispensary.

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PRIVATE CHARITIES.

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## THE BOSTON DISPENSARY FOR SKIN DISEASES.

This institution was founded in January, 1872, by Dr. E. Wigglesworth, Jr., and has not been incorporated. It has for its object "the gratuitous medical treatment of the poor affected with diseases of the skin, and the advancement of the science of medicine as far as regards such diseases." The poor alone receive its benefits. It is not designed to supersede other institutions, but to supplement them. The dispensary was opened February 1, 1872, and during its first year 823 patients received treatment, showing the need of such an institution. Its location at 241 Harrison Avenue renders it peculiarly accessible to the residents of a district remote from the hospitals of the city. Thus far the present trustees and their friends have subscribed the necessary funds. The year's expenses were \$1,315. It is the intention of the trustees to establish in connection with the dispensary, a hospital for the treatment of the more serious cases, as soon as a sufficient sum has been collected for the purpose. The physician in charge is Dr. E. Wigglesworth, Jr., with Drs. E. T. Williams and W. P. Bolles as assistants. The dispensary is open at 11.30 A.M., Mondays, Wednesdays and Fridays.

The managers of the institution are, Louis Agassiz, *President*; Henry Pickering, *Secretary and Treasurer*; Charles G. Loring, Henry S. Grew and Edward J. Holmes. All serve gratuitously. Communications made to Dr. E. Wigglesworth, 81 Beacon Street, or 24 Charles Street.

## THE ROXBURY DISPENSARY,—Boston,—

Was established in 1847, and has not been incorporated. Dr. Henry Bartlett, Charles K. Dillaway and others were its founders. Its purpose is "the relief of the sick and destitute poor." It receives its income mostly from annual subscriptions, besides \$100 from railroad stock. Its annual expenses amount to \$600, and it relieves 300 persons each year. At present all the duties of the "Dispensary" are assumed by the Roxbury Charitable Society, which has a medical department. The agent of both charities is the same. Medical services are rendered by Drs. Edward G. Morse and Edward F. Williams.

## THE CHARLESTOWN FREE DISPENSARY,—Boston,—

Was organized in 1872 as the Charlestown Free Dispensary and Hospital, and incorporated under its present name in 1873; its founders being Richard Frothingham, Edward Lawrence, Rev. T. R. Lambert, Dr. John S. Whiting and Rev. Charles E. Grinnell. Its object is the medical and surgical relief of the sick and maimed poor of Charlestown. It has been supported thus far by voluntary gifts of money and medical and surgical appliances. The number of visits made during its first year was 1,140, and the sum expended, \$361.81. The Dispensary is located at 21 Harvard Square. The establishment of a hospital awaits the accu-

## APPENDIX TO SECRETARY'S REPORT.

mulation of funds. The officers, chosen for the year, are: *President*, Dr. Henry Lyon; *Treasurer*, Benjamin F. Stacey; *Secretary*, Gerald Wyman; *Superintendent*, Dr. Edward J. Forster. No salaries are paid.

## THE NORTH END DISPENSARY FOR WOMEN AND CHILDREN,—Boston,—

Was organized in May, 1869, by Dr. Arvilla B. Haynes and other ladies. It aims to relieve the sick and poor of the city, particularly those of the North End. The Dispensary is located at No. 8 Baldwin Place. It is open daily from 9 to 11 A.M., for applicants, when a physician is in attendance. Its yearly work for 1872 has reached 1,650 prescriptions and 500 beneficiaries, at a cost of \$500. Patients are also treated at their homes. The income is supplied mostly by individual donations, and the annual fees of \$1 from each member of the society.

The Dispensary is managed by a board of twenty-five directors, including the other officers, who are now the following: *President*, Noah Mayo; *Treasurer*, Mrs. John Hobbs; *Recording Secretary*, Mrs. Noah Mayo; *Corresponding Secretary*, Dr. A. B. Haynes. The latter is one of the attending physicians, the other being Dr. Angeline G. Wetherbee. Donations are received by the Treasurer, at 36 Ash Street.

## THE NEW ENGLAND HOSPITAL FOR WOMEN AND CHILDREN,—Boston (Roxbury).

This institution began as a clinical department of the Female Medical College, of Boston, at the immediate suggestion of Dr. Marie E. Zakrzewska, and for three years was conducted by that College. In 1862 it became a separate institution, located on Pleasant Street, Boston, and incorporated in 1863. Its objects are "to provide for women medical aid of competent physicians of their own sex, to assist educated women in the practical study of medicine, and to train nurses for the care of the sick." In the fall of 1872, the hospital was removed to Codman Avenue, Roxbury, land having been purchased and buildings erected for the purpose, at a total cost of about \$100,000. The property is subject to a mortgage of \$40,000. There are a number of free beds, but most of the patients pay for treatment. The hospital has medical, surgical and maternity wards. The Dispensary connected with the Hospital is now kept at 315 Tremont Street. One of the hospital physicians attends each week day from 9 to 10 A.M., for gratuitous prescriptions. The current expenses of the institution exceed \$13,000 a year, and are paid by the interest on donations and bequests, gifts, board of patients, fairs, etc. For several years grants of \$1,000 were made by the State. From 150 to 200 patients are yearly treated in the Hospital, and 3,000 to 4,000 in the Dispensary. In 1873, 3,544 cases were treated, 244 at the Hospital.

There is a board of thirty-two directors, from whom the officers are annually chosen. The present officers are, *President*, Miss Lucy Goddard; *Secretary*, Mrs. E. D. Cheney; *Treasurer*, F. W. G. May. The

## PRIVATE CHARITIES.

resident physician is Dr. Susan Dimock, who receives applications at the Hospital, or at 8 Park Square, Boston.

## THE HOUSE OF THE GOOD SAMARITAN,—Boston.

This institution was incorporated in June, 1860, by seven persons, viz.: Mrs. G. C. Shattuck, Mrs. G. Howland Shaw, Mrs. Charles H. Appleton, Mrs. H. Thayer, Horace Gray, Jr., Henry S. Sturgis and Miss Anne S. Robbins. The first intention was to provide for such chronic and hopeless cases as could not be received or continued in the large hospitals; the great need of such provision having been suggested to Miss Robbins, its founder, by her visits in the hospitals and the homes of the sick-poor. Funds were rapidly collected by subscriptions, and the House was opened January 1, 1861, on the corner of McLean and Chambers Streets, with capacity for twelve beds. In May, 1867, the accommodations were enlarged by renting the adjoining house. From 80 to 100 patients are annually received, the adults being mostly consumptives, and the children sufferers from hip and spinal diseases. The annual expenses range from \$10,000 to \$12,000, and are met by interest on the permanent funds, by annual subscriptions and occasional gifts. The society is unsectarian in its aims, but Episcopalian services are regularly held. The list of donors to the permanent fund is a long one. Among them are the late James H. Foster, who left by will \$47,500 to the hospital; Mrs. Susan L. Torrey, who gave \$5,000; Mrs. R. M. Mason, \$6,000; Mr. and Mrs. T. A. Goddard, \$3,000; Abby Loring, by bequest, \$5,000, and Nabby Joy, \$5,000.

To the service of the hospital Miss Robbins has given her time, residing constantly in it, and superintending its details, with the aid of a matron. She has long been the secretary of the corporation, the other officers being, *President*, Mrs. S. C. Shattuck; *Treasurer*, Charles F. Shimmin; these with five ladies form the board of managers, and have power to fill vacancies. Drs. Geo. C. Shattuck, F. E. Oliver and Buckminster Brown give their medical services. The address of the Secretary is 2 McLean Street, Boston.

## THE BOSTON LYING-IN HOSPITAL

Was organized in 1832. It is designed for the relief of poor and deserving women during confinement. Each trustee has the privilege of admitting cases which are in his opinion worthy. It is supported by the income of a fund of \$100,000, which is the aggregate of subscriptions. The hospital has not been in continuous operation. For several years prior to 1872 it had suspended operations, and given yearly \$1,000 of its income to the New England Hospital for Women and Children, where similar cases were treated. This donation ceased in 1871, and in January, 1873, the Boston Lying-in Hospital opened an institution at 24 McLean Street, Boston. A few free cases are admitted; most are paid for at moderate rates of board; medical services are gratuitous.

## APPENDIX TO SECRETARY'S REPORT.

The officers of the corporation are:—*President*, Charles H. Parker; *Vice-President*, Francis Boyd; *Treasurer*, T. K. Lothrop; *Secretary*, F. A. Hale. Ten other persons, half of them physicians, are associated with the above as trustees. Drs. Henry Tuck and Wm. L. Richardson are *Visiting Physicians*; and Drs. F. Minot, J. P. Reynolds and Charles E. Buckingham, *Consulting Physicians*. A matron has immediate charge of the hospital.

## THE CHILDREN'S HOSPITAL,—Boston.

This society was incorporated in 1869; among its founders were Rev. Chandler Robbins, George H. Kuhn, W. H. Emmons, Albert Fearing, and others. "Its plan embraces a fourfold object: 1st, the medical and surgical treatment of the diseases of children; 2d, the attainment and diffusion of knowledge regarding the diseases incident to childhood; 3d, a system of voluntary nursing; 4th, the training of young women in the duties of nurses." The first three objects have been successfully prosecuted; for the last preparations are now making. Sick children, from two to twelve years of age, if curable, are admitted; gratuitously, if poor; at a moderate expense, if able to pay. Patients not resident in the city pay not less than \$4 per week. The hospital is located at 1429 Washington Street, corner of Rutland Street, and contains thirty beds. Eighty-two cases were received in 1872. The institution is supported by voluntary subscriptions and donations, with the sums paid for board, and the income of some investments. The domestic management and the nursing are entrusted to the Protestant Episcopal Sisterhood of St. Margaret, from East Grinstead, England.

The corporation has for its *President*, Nathaniel Thayer; *Vice-President*, George T. Bigelow; *Treasurer*, John G. Witherell; *Secretary*, Francis H. Brown; with twelve gentlemen as managers. Medical services are rendered by Drs. William Ingalls, Francis B. Greenough and B. E. Cotting, and surgical care by Drs. F. H. Brown, S. W. Langmaid and John Homans, all without pay. Applications should be addressed to the Secretary, 97 Waltham Street.

## THE MASSACHUSETTS CHARITABLE EYE AND EAR INFIRMARY,—Boston,—

Was organized March 20, 1826, and incorporated February 23, 1827, John Wells, Benjamin Joy, Robert G. Shaw and others, with Drs. Edward Reynolds and John Jeffries, being named among the incorporators. Its purpose is that of "gratuitously relieving and curing diseases of the eye and ear, and of enabling poor persons afflicted with such diseases to submit to a course of medical treatment for the same."

There are attached to the infirmary eight surgeons, six oculists, and two aurists, who serve in turn without pay—four being in daily attendance. There were treated during the past year 6,283 patients (for diseases of the eye, 4,602; and for diseases of the ear, 1,681); and the numbers increase annually at the rate of more than ten per cent. The expenses for rent, and board of patients, medicines, etc., were \$14,266.07.

## PRIVATE CHARITIES.

The institution is supported from the income of property derived from early contributions, increased from time to time by the bequests of the charitable, and aided by a yearly grant from the State.

Twelve managers are chosen annually, and two appointed by the governor. For the past year the officers have been:—*President*, Dr. Edward H. Clarke; *Treasurer*, J. Wiley Edmands; *Secretary*, Augustus Lowell. Location, Charles Street, Boston.

## THE CONSUMPTIVES' HOME,—Boston (Roxbury).

This charity was founded by Dr. Charles Cullis in 1864, and was incorporated in 1870. Its object is the care of poor people sick with consumption, and its benefits are confined to no sect or class. Its founder, after two years' thought upon the plan, began the undertaking with the small sum of \$300, purchasing a house in Willard Street, to accommodate ten inmates. Within a year another house was added by purchase. Other houses were added year by year, until the increasing want of room and the need of purer air for the patients led to the purchase of Grove Hall, Roxbury, in September, 1870, where the Home now is. In connection with the institution, a Children's Home was established to receive the children of the consumptives while inmates, and in case of the parents' death such children are adopted by Dr. Cullis. Fourteen children are in this way now under his protection. The institution has no fund, endowment or known pecuniary provision for its support, but relies entirely upon voluntary contributions, mostly in small sums. From this source \$188,230 has been received since the foundation of the Home, and 872 patients have been cared for. The present Home will accommodate eighty patients. The premises contain, besides the Consumptives' Home, the Children's Home, the Missionaries' Home, and a free chapel. Dr. Cullis continues at its head. Communications are addressed to him at 16 Somerset Street. The institution admits visitors Tuesdays, Thursdays and Saturdays, from 2 to 4, P. M.

## ST. LUKE'S HOME FOR CONVALESCENTS,—Boston.

This unique institution was founded, and for fifteen months sustained by the personal efforts of Rev. Pelham Williams, rector of the Church of the Messiah in Boston. The Home was opened on the Feast of St. Luke, October 18, 1870. It was designed to supply food, clothing and shelter to poor women during convalescence from sickness, a period beyond that of ordinary hospital care. To sustain the enterprise an association was formed under the general laws, January 23, 1872. All members of the corporation are required to be communicants of the Episcopal church. The Home is located at 7 Florence Street, and has accommodations only for 12 at a time; the charity, however, extends beyond the Home, by supplying out-patients with food, clothing and employment. The beneficiaries are of various nations and creeds. Private patients, also, are admitted at the discretion of the physicians, on payment of board.



## APPENDIX TO SECRETARY'S REPORT.

The Sisters of St. Luke, a sisterhood of the Episcopal church, have immediate charge of the Home. During the first two years 150 patients were aided at the Home; the yearly expenses, approximating \$4,500, being defrayed almost wholly by annual subscriptions and donations. Contributions of money are received by the treasurer, of clothing or supplies by the ladies in charge of the Home. The trustees contemplate the enlargement of the original purpose, so as to make provision for incurables who have no resort but the public almshouse, to establish a day nursery, and to open a Convalescents' Home in the country. For the latter object a house and land have already been given, situated in the town of Falmouth, to be devoted to the use of women and children during the summer months. This house will be ready to occupy in June, 1874.

The officers are:—*President*, Rev. P. Williams, who is also the Chaplain; *Treasurer*, Francis C. Foster, 33 School Street; *Secretary*, Causten Browne; these, with four other gentlemen, form a board of trustees. The Home has two attending and three consulting physicians. Dr. O. W. Doe, corner of Waltham Street and Shawmut Avenue, receives applications for admission.

## THE HOME FOR AGED MEN,—Boston.

This institution was organized in 1860, and incorporated in April of that year. Moses Grant, William Ropes, Albert Fearing and others were its founders. The Home was opened in November, 1861, in a building leased for the purpose, on South Street. In 1866, the corporation purchased from the city, for \$50,000, its present estate on Springfield Street, then, and until 1869, occupied by the Discharged Soldiers' Home. The purpose of the society is "to aid indigent, honest and respectable old men, either by pecuniary assistance outside, or by admission to the Home. They must have seen better days, as the Home is not intended as a substitute for the poor-house." Applicants for admission must be over fifty-five years of age, natives of Massachusetts, and residents of Boston for the ten years preceding their application; but these conditions may be dispensed with by vote of the directors. In general, those who are to receive full support from the society are required to pay an entrance fee of \$100, and furnish the room assigned, and also to relinquish in favor of the Home all property they may have or afterwards become possessed of. The period of residence may be limited by the directors, or terminated at the option of the inmate. There is no sectarian element in the management of the Home. The average number of inmates is thirty-one. At the beginning of the present year (1873) there were thirty-seven, and at the same time sixteen other beneficiaries were receiving aid outside. The annual expenses of the Home range from \$8,000 to \$11,000, and these are met by general subscriptions, legacies, and interest on invested funds which amount to \$100,000.

The present officers of the corporation are, *President*, Albert Fearing; *Vice-Presidents*, 1st, James Parker, 2d, Otis Norcross, 3d, Peter C. Brooks;

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PRIVATE CHARITIES.

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*Treasurer*, Moses Mellen; *Clerk*, D. H. Coolidge, and a board of twelve directors. The Home is in the charge of a lady superintendent, supervised by committees of the directors. Applications for admission (made in person, if possible,) are heard by the committee on beneficiaries, who meet on alternate Fridays, at four P. M., at the Home, and are subsequently decided by the full board of directors.

## THE HOME FOR AGED WOMEN,—Boston.

The "Association for the Relief of Aged Indigent Females," was organized and incorporated in April, 1849; it became the "Home for Aged Women," by legislative Act, in 1872. Henry B. Rogers, its first and present president, Moses Grant, Rev. Andrew Bigelow, D.D., and others, were its founders. Its purpose was to provide for aged indigent females. This was done by establishing a Home, which was opened on Charles Street, May 1, 1850, and removed to Revere Street, its present location, June 25, 1863. The buildings can accommodate upwards of one hundred inmates. These must be American by birth, and resident in Boston for ten years preceding the application for admission; in most cases over sixty years old, and of good character. Ordinarily, also, an entrance fee of \$150 is required, and the surrender of property to the Home. The funds of the institution, which are more than \$86,000, were received from legacies, some of which were for specific uses. The income of these, and the receipts from donations and subscriptions, pay the current expenses, amounting to \$17,000 annually. The usual number of inmates is ninety-six. The institution is not sectarian.

The Matron in charge of the Home, is Miss L. D. Paddock. The officers of the corporation are, *President*, Henry B. Rogers; *Vice-Presidents*, Jacob Sleeper, Chandler Robbins, Andrew Bigelow and Andrew Cushing; *Treasurer*, Henry G. Denny; *Secretary*, Henry Emmons. Twelve ladies and eighteen gentlemen form the board of managers. The Home is visited weekly by at least one lady and one gentleman manager.

## THE HOME FOR AGED COLORED WOMEN,—Boston.

This society was founded at the suggestion of Mrs. R. P. Clarke, in 1860, and incorporated in 1864. Gov. Andrew and Rev. James Freeman Clarke were early interested in it. The purpose is "the providing a home for, or otherwise assisting, aged and indigent colored women." The Home, at first located on Southac Street, was in 1864 removed to its present location, 27 Myrtle Street. It contains from eighteen to twenty inmates. Outside assistance is also rendered to suitable persons. The annual expenses amount to the sum of \$3,100, which is raised by subscriptions and donations from year to year. A few legacies have been received. The Home is in charge of a Matron, who receives pay. The general work of carrying on the Home is done by the directors, who are ladies.

The officers of the corporation are: *President*, Rev. John Parkman;

## APPENDIX TO SECRETARY'S REPORT.

*Treasurer*, Charles G. Loring; *Clerk*, Mrs. C. D. Homans; *Physician*, Dr. D. H. Hayden. The officers are chosen each year.

## THE WINCHESTER HOME FOR AGED WOMEN,—Boston (Charlestown).

This institution has its foundation in the bequest of Mrs. Mary Winchester, of Charlestown, who died in 1864, leaving real estate valued at \$10,000, in trust to the mayor and aldermen of the city, "to establish in her native city, a Home for Indigent Females." The trust was accepted, and a committee appointed, who took measures to secure the coöperation of the several Protestant churches of Charlestown. An organization was effected in October, 1865. An estate on Elm Street was purchased, a Matron (Mrs. Abigail Ramsay) engaged, and the Home opened in July, 1866, with six inmates. The number soon increased to fourteen, the full capacity of the house, and has remained so. The increase of applications induced the building of a new Home, commenced in the fall of 1872, and opened on May-day, 1873. It adjoins the original location and is No. 10 Elm Street. It cost, with furniture, \$40,000. The beneficiaries must be American by birth, residents in Charlestown for ten years preceding the application, and sixty years old. Their property must be secured to the Home. The average yearly expenses are \$2,600, paid by annual subscriptions, donations, and the income of the Winchester property. The trust was transferred by the mayor and aldermen, under authority of the Supreme Court, in 1867, to the Winchester Home corporation.

The officers are: *President*, Liverus Hull; *Vice-Presidents*, Timothy T. Sawyer and William Carlton; *Treasurer*, Benjamin Phipps; *Secretary*, Oliver C. Everett. Associated with them as managers are twenty-five ladies and twelve gentlemen.

## THE CHILDREN'S HOME AND HOME FOR AGED FEMALES,—Boston (Roxbury).

Organized in 1856, it was incorporated in May of that year, but was not opened until the fall of 1859. Its founders were James Ritchie, Charles K. Dillaway and others. The Home was opened in a hired house on the corner of Washington and Cabot Streets. The society prospering, the estate was bought and improved in 1867. The growing needs of the Home led to the purchase, in 1871, of the estate on Copeland Street, which it now owns free of encumbrance, for \$14,000. The design of the society, is to provide at a low rate, a home for orphan or half-orphan children, and for old women of small means, having no near kindred to care personally for them. The rates for board have gradually risen, and are now for children two dollars, and for women four dollars per week, subject to the discretion of the monthly visitors. The management is not sectarian. Annual subscriptions, life memberships, board, donations, annual May-day fairs, and some small legacies, have furnished the funds. The largest legacy was received from Nathaniel Snow, \$5,000.

## PRIVATE CHARITIES.

The assets amount to \$19,000. The yearly expenses are \$4,500; the number of inmates from sixteen to twenty, the proportions of women and of children varying; there are now five children and eleven women.

The officers are chosen annually in April; the present board are: *President*, John Rogers; *Vice-President*, Mrs. Solon W. Bush; *Treasurer*, John Osgood; *Secretary*, Sarah Bunker (with address "corner of Centre and Cedar Streets"), and twenty-four managers, three-fourths of them ladies.

THE LADIES' AMERICAN HOME EDUCATION SOCIETY AND TEMPERANCE UNION,—Boston.

This society was formed forty years ago, by Mrs. Sarah Hayward, and was incorporated in 1850. Its original purpose was to give temporary care and instruction to the children of poor parents whose daily labors kept them from home. In the course of time, children thus befriended became permanent charges through the death or misconduct of the parents, and the society took its present form of a home and school for indigent youth. It is entirely unsectarian. The society maintains a home at 14 Tyler Street, which will accommodate from twenty-five to thirty children, and is constantly full. Such of the children as have parents or friends of sufficient means pay a nominal board. From this source the sum of \$860 was received in 1872. The usual expenses of the year, between \$5,000 and \$6,000, are chiefly met by individual donations and subscriptions. A single legacy of \$4,000 has been received, one-half of which was to be expended for the purchase of a Home, the other half to be used as a fund for library purposes. There is no fund for general uses.

The officers of the society are: *President*, Mrs. H. E. Morse; *Treasurer*, Mrs. P. Holway; *Secretary*, Mrs. S. E. Dawes. These, with two other ladies, form a board of trustees. There is also a board of sixteen managers. Three agents for soliciting aid, and the Matron in charge of the home, receive salaries. Monthly, quarterly and annual meetings are held and an annual report is issued.

THE CHILDREN'S FRIEND SOCIETY,—Boston.

This society seems to have originated in the personal labors of Mrs. Burns, a lady of moderate means, resident at the North End, who received into her own home and cared for a number of poor children near her. Other ladies became interested in the work, and in 1833, Anne Lee, Margaret D. Baldwin, and other ladies formed the society, which was incorporated in 1834. "Its object is to provide for the support of indigent children, of both sexes, not otherwise provided for, who for want of paternal care are in a suffering or dangerous condition." Children are fully surrendered to the society, or, if the friends can pay, are received as boarders. The age at admission ranges from three to twelve. Children surrendered are indentured at fourteen, and remain under guardianship until

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eighteen. Boarders are kept only until twelve years old. Seventy children are constantly cared for. The annual expenses, amounting to \$7,000, are met by yearly contributions, receipts for board and income of investments. Eight hundred dollars were recently received from the Shawmut Church. The Home was located on Prince Street, Boston, in 1833, at Somerville in 1845, and in 1846 on Washington Street, Boston, near its present location. Land was purchased on Rutland Street, and a building (No. 48) erected, which has been occupied since the spring of 1848. The society is not sectarian, though mainly controlled by Congregationalists and Baptists. Members, if adults, pay two dollars annually; if children, one dollar.

The officers are chosen annually. Those now serving are: *President*, Mrs. Wm. T. Eustis; *Vice-Presidents*, Mrs. J. A. Lane, Mrs. J. Lincoln, Mrs. C. D. Gould; *Recording Secretary*, Mrs. J. D. Sawyer; *Corresponding Secretary*, Mrs. G. B. Putnam; *Treasurer*, Mr. S. T. Snow (117 State Street); *Assistant Treasurer*, Miss Abby B. P. Walley. These, with twelve ladies, are the managers.

## THE BOSTON FEMALE ASYLUM

Was founded in 1800, and incorporation was granted in 1804, to Hannah Stillman and other ladies of the city. "The purpose of the society is to provide a home for female orphans or half-orphans, between the ages of three and thirteen years, in the Asylum, and afterwards to place them in good families, where they are expected to remain until they are eighteen." Full surrender of the children to the care of the Asylum is required in writing of those seeking their admission. Children may be restored to the parents or guardians after reaching the age of thirteen, at the discretion of the managers. Between seventy and eighty children are provided for in the Asylum, which is located at 750 Washington Street. The annual expenses, which are between \$11,000 and \$12,000, are defrayed mostly by income from permanent funds, and to a small extent by annual subscriptions of \$3 from each member of the society. The Asylum is not sectarian.

Officers are chosen annually, in September. They are, at present, *Directresses*: *First*, Mrs. Ozias Goodwin; *Second*, Mrs. Albert Fearing; *Treasurer*, Miss Sarah C. Paine; *Secretary*, Miss Mary A. Wales; with twelve ladies as managers.

## THE TEMPORARY HOME FOR THE DESTITUTE,—Boston.

This institution is sustained by an organization formed in February, 1847, and due to the efforts of John Augustus, a poor shoemaker, and Eliza Garnaut, two benevolent citizens of Boston. Through their representations Rev. James F. Clarke, Edward Winslow, George Wm. Bond, and others, became interested in the work. A house on Albany Street, near the Boston and Albany depot, was hired, and a home opened in charge of Mrs. Garnaut. Incorporation was obtained in February, 1852. Its purpose, as its name implies, was to provide a temporary refuge for the unfortunate, chiefly for children over nine months old, suffering

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through loss or disability of their parents, or women out of employment. Lately a few infants have been received. Children are restored to their parents when the temporary disability is removed, or are provided with permanent homes by preference in the country. Relief is gratuitous. No regard is paid to denominational opinions. Since the opening of the Home, 5,000 persons have been cared for. The Home will accommodate about thirty, and is usually full. It is located now at No. 1 Pine Place, Boston. At the beginning, the funds came entirely from private subscriptions and donations. Later, bequests have been received, and partly invested. The interest of this fund is applied to current expenses, which have been nearly \$3,000 a year.

The Matron of the Home, Mrs. Anne S. Gwynne, has served in that capacity since 1849, and the Assistant-Matron, Miss Clarissa Ray, since 1857. They are supervised by a board of managers, of which the Secretary is John Ayres.

## THE CHURCH HOME FOR ORPHAN AND DESTITUTE CHILDREN,—Boston.

This institution originated with the members of Grace Church, in Boston, who for some years prior to 1854 had systematically provided clothing for poor children, to enable them to attend the Sunday school; the distribution thereof being in charge of an agent, permanently employed. In June, 1854, a home was established in North Russell Street, to which both parents and children were admitted. A year later, the Home was removed to Charles Street, where it remained many years, its capacity being limited to thirty. It is now located in South Boston, at the corner of Broadway, N and Fourth Streets, and can accommodate one hundred. The coöperation of other Episcopal churches was secured and a permanent organization effected, and the society was incorporated in March, 1858. Its principal founder was the late Rev. Charles Mason. It is supported and controlled by the Protestant Episcopal churches of the city. Its purpose is to provide a comfortable home, education, and moral and religious training for destitute orphan children, or children who for various reasons cannot be sheltered or cared for by their parent or parents." Boys over six years of age, and girls over eight, are not eligible for admission. In all cases those admitted are expected to remain at least one year. Children of all denominations are received. The yearly expenses of the Home, amounting to \$10,000, are chiefly met by annual subscriptions and donations, to some extent also by the income of a small fund. One hundred children at a time are cared for.

The Home is under the direction of a board of council (with the Bishop of the Diocese as permanent *President*), and a board of managers (ladies), of whom Mrs. Richard Fay is now *President*. Mrs. N. W. Curtis, 195 Beacon Street, is the *Secretary*. The officers are chosen annually, and receive no pay.

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## THE INFANT SCHOOL AND CHILDREN'S HOME.—Boston (Charlestown).

This institution was founded by ladies, February 9, 1833, and incorporated in 1834 as the "Charlestown Infant School Association," its purpose being to take care of poor children during the absence of their parents at daily work. Mrs. James Walker, now deceased, was its first president. The present name was given it by a new act of incorporation in 1869, by which also it received authority to take children to support and care for until their parents could provide for them, and to find permanent homes for children without friends or worthy parents. All denominations are represented. The society has established a Home at 36 Austin Street, which is in charge of a Matron, Miss Elizabeth Fry. About thirty children are here cared for each year. Those living or born in Charlestown are preferred. The admissions are under the control of a committee. The income is derived chiefly from private donations and annual subscriptions; one legacy only has been received. The annual expenses are \$1,500. Want of means delays a much needed enlargement of the Home.

The officers are: *President*, Mrs. Gustavus V. Hall; *Vice-President*, Mr. Richard Frothingham; *Secretary*, Miss Mary D. Balfour; *Treasurer*, Mr. James M. Stone. The Matron and Assistant receive pay.

## THE BALDWIN PLACE HOME FOR LITTLE WANDERERS.—Boston.

This society was formed and incorporated in 1865, the founders being Isaac Rich, J. Warren Merrill, Benjamin E. Bates, Franklin Snow, William Sheafe, Joseph Story Fay, J. W. Tyler, J. E. Daniels, O. Saunders, M. D., and J. W. Thayer. Its purpose is the care of children suffering from poverty or neglect. It adopts homeless children, and places them in good homes. It receives into its school and nursery, day children from parents too poor to provide for them while engaged in their daily labor. It affords relief to the destitute in connection with the families of poor children. It is not denominational, but receives every homeless child, if sound in body and mind, of any age, creed, color, or residence. None, however, are placed out in Catholic families. Children thus provided with homes are looked after by a Visiting Agent of the society. Since the organization of the society it has received 3,555 children, and found places for the greater part of them in good homes, chiefly in New England. The building formerly known as the Baldwin Place Church was purchased by the society for \$50,000, and fitted up for the Home. The expenses, which are about \$26,000 a year, are defrayed by voluntary contributions mainly; but there is a small fund of \$5,500, created by legacies, and a Children's Endowment Fund, as it is called, formed by children's penny collections, and now amounting to \$4,500, the interest of both funds only being available for use.

Rev. R. G. Toles has been the *Superintendent* of the Home from the beginning. His *Assistant* is C. H. Minor, and the *Visiting Agent*.



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R. B. Graham. Besides these, two missionary agents are employed. The *President*, J. Warren Merrill, *Vice-President*, Franklin Snow, *Treasurer*, Samuel H. Walley, and *Secretary*, William G. Brooks, Jr., with ten other gentlemen, form the board of managers.

## THE MASSACHUSETTS INFANT ASYLUM,—Brookline,—

Was incorporated May 15, 1867. Prominent among its founders were Martin Brimmer, T. C. Amory, Mary J. Quincy and others. Its purpose is to assist and provide for deserted and destitute children, giving them a better home than could be found in the almshouse. Funds are contributed mainly by private benevolence. The State, under a legislative Act, has for some years paid for the board of state pauper children an annual amount not exceeding \$3,000. Children of parents incapable of supporting them, and foundlings, are the beneficiaries of the Asylum. The age of admission must not exceed nine months, and except in cases where it would be dangerous to the health of the child, all children are discharged on arriving at the age of two years. Thirty to thirty-two children are usually in the asylum at one time. Seven to eight thousand dollars are annually expended, contributed by the State and raised by annual subscriptions and donations. The Asylum is situated on Walnut Street, Brookline, having been removed thither from its first location near Grove Hall, in Dorchester. It is in charge of a Matron, Miss Clapp.

The *President* of the corporation is Dr. Samuel Cabot; *Vice-President*, Thomas C. Amory; *Secretary*, Charles P. Ware; *Treasurer*, Edward S. Philbrick. There is a board of twenty-four directors, gentlemen and ladies. The business is managed by committees. Applications for the admission of infants are received by Miss M. F. Parker, Secretary of the admission committee, at 1277 Washington Street, Boston, on Wednesdays from 9.30 to 11 A. M.

THE MASSACHUSETTS SOCIETY FOR AIDING DISCHARGED CONVICTS,—  
Boston,—

Was organized in 1846, as the "Boston Society for aiding Discharged Convicts," but incorporated under the present name in 1867. It counts among its founders, Dr. S. G. Howe, Dr. Channing, Rev. E. E. Hale, Charles Sumner, Thomas Russell and others. Its design is to aid the convict after his discharge, by supplying tools, temporary board, clothing and conveyance to friends, and particularly by providing employment. The funds are provided by individual donations, annual subscriptions and legacies. Between \$1,500 and \$2,500 are yearly expended for the benefit of discharged convicts. One hundred and fifty are helped each year. The Society is not sectarian in any particular. Its officers are chosen annually. Those for the current year are: *President*, Dr. S. G. Howe; *Vice-President*, Rev. E. E. Hale; *Secretary*, Charles K. Whipple; *Counselors*, Thomas Russell, Winslow Lewis and Robert F. Wallcut. Daniel

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Russell, the *General Agent*, through whom most of the work is done, alone receives pay. He is also the State Agent for Discharged Convicts, and has his office at 22 Bromfield Street.

## THE PENITENT FEMALES' REFUGE AND BETHESDA SOCIETY,—Boston

In 1818 twelve gentlemen of Boston organized as "Associated Brethren," for the purpose of establishing a home for the reformation of abandoned women. The institution, under the title of the Penitent Females' Refuge, was opened in 1821 and incorporated in 1823. It was maintained by subscriptions and collections. From 1824 to 1843 it occupied Paul Revere's estate in Charter Street, afterwards the "Bray" house in Salem Street; temporarily discontinued in 1814, it re-opened in 1845 at its present location, 32 Rutland Street, in a building costing \$12,000, the gift of benevolent citizens, among them Hon. William Appleton, and erected for the purpose on land donated by the city. An "Auxiliary Society" of ladies was early formed, being the outgrowth of a general missionary society before existing, and from 1824 to the present time much of the support of the Refuge has been furnished by it. In 1854 this Society was incorporated under the name of the "Bethesda Society."

A practical union of the two societies was effected in 1857. Each retains its organization, but a portion of the officers are common to both. The real estate of the Refuge remains the property of the original owners, who also contribute to the payment of expenses, but the Bethesda Society have the management of the home and contribute to its maintenance their income from a permanent fund (\$10,000), and from donations and subscriptions. The annual receipts and expenses average \$2,500. The Refuge accommodates 23 inmates, of ages ranging from 14 to 31. Labor is provided for them, the avails of which, approximating \$500 a year, are applied to their support. Admission to the Refuge is conditional upon a sincere desire to reform, and full submission to the regulations. Those admitted remain two years, unless sooner discharged by the directors. Applications should be made to the directors or to the superintendent at the Refuge.

The present officers of the Refuge are: *President*, Joseph C. Tyler; *Vice-President*, Henry H. Hyde; *Treasurer*, Daniel E. Snow; *Secretary*, Stephen G. Deblois.

The officers of the Bethesda Society are: *President*, Mrs. Arthur Wilkinson; *Vice-President*, Mrs. Henry Wood; *Treasurer*, Miss Louisa J. Brown; *Secretary*, Mrs. George W. Warren. Miss Maria Howland has been the Matron for many years. Miss F. A. Hutchinson is the Assistant Matron.

## THE NEW ENGLAND MORAL REFORM SOCIETY,—Boston,—

Was organized in 1838 and incorporated in 1846. Catherine Kilton, one of its founders, was for thirty years its President. Its purpose is "the reform of dissolute women and aiding them to obtain suitable employ-

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ment." A "Temporary Home" was opened, and a monthly magazine, "The Home Guardian," established to advocate just views respecting the class for whom the Society labors. It aids the friendless who have fallen, and those, too, whose social surroundings are better. The society is not sectarian, but welcomes help from every quarter. At the Home three or four hundred persons are assisted each year. The annual expenses range from \$3,000 to \$5,000, met by donations, subscriptions, legacies, investments, and the proceeds of the magazine. In several years grants have been made by the State. The Home was long situated on Kneeland Street, but is now at 6 Oak Place.

The officers are chosen annually. Those for 1873 are: *President*, Mrs. Reuben Green; *Secretary*, Mrs. C. D. White; *Treasurer*, Mrs. P. W. Smith. The "Home Guardian" is edited by Mrs. Smith and Miss M. V. Ball.

## THE INDUSTRIAL SCHOOL FOR GIRLS,—Boston (Dorchester),—

Was first located in Winchester, in 1853, but was removed to Dorchester, in 1859. It was incorporated February 16, 1855, "for the purpose of training to good conduct and instructing in household labor, destitute or neglected girls." Among its founders were Mrs. J. I. Bowditch, Mrs. A. Everett and Mrs. F. W. P. Greenwood. The school is located on Centre Street, Dorchester, in a house built for the purpose, and containing accommodations for 30 girls. The girls received are such as have no homes, or have not proper care. Such as have legal guardians pay a moderate sum for board. The usual age for admission is from 6 to 10. The girls are taught housework, sewing, mending and knitting in the forenoon, and the common branches of education in the afternoon. The Society is not sectarian. Good places are found for the girls when they leave the school, in the country if possible, and one of the managers is appointed to serve as guardian of each until she becomes 18 years of age. The expenses of the school, which last year were \$4,847.74, are defrayed by yearly subscriptions and the income of a permanent fund. A matron, teacher and two servants are employed under pay.

The officers of the corporation are: *President*, Miss E. Q. Guild; *Vice-President*, Mrs. M. E. Parkman; *Treasurer*, Mr. Arthur Lincoln; *Assistant Treasurer*, Mrs. G. D. Guild; *Secretary*, Miss A. P. Rogers; and twelve ladies, all together constituting the managers. They visit the school a month each in turn. Miss Lucy Ellis, 114 Boylston St., receives applications for admission.

## THE BOSTON ASYLUM AND FARM SCHOOL.

The institution bearing this name was incorporated in 1835, and was formed by the union of two earlier organizations: the Boston Asylum for Indigent Boys, and the Proprietors of the Boston Farm School. The first originated in 1813 and was incorporated in 1814, having for

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its object the care and protection of destitute orphan boys. The Proprietors of the Boston Farm School were organized in 1832, and incorporated in 1833; the purpose being to provide for children exposed to vice. To carry out the design \$23,000 was raised by subscription. Thompson's Island, in Dorchester Bay, was purchased in 1833, and a building for 300 children was erected. The Boston Asylum having become financially embarrassed, the two societies effected a union and were incorporated under the present title. The institution receives poor boys, either orphan or surrendered by parents or guardians, instructs, trains to labor and finally indentures or places them in families during minority. The support of boys, if not fully surrendered, is in part paid for by friends. This School served as the model of the State Reform School at Westborough, Theodore Lyman, its president, being an influential advocate and liberal benefactor of the state institution, and determining its location. The expenses of the institution, from \$15,000 to \$20,000 a year, are met by rents, donations, subscriptions, etc. The usual number of boys is 100.

The corporation has for *President*, J. Ingersoll Bowditch; *Treasurer*, Stephen H. Bullard; *Secretary*, George L. Deblois, 52 State Street.

## THE BOSTON CHILDREN'S AID SOCIETY.

This society was organized in 1863 and incorporated in 1865, having for its purpose the "providing temporary homes for vagrant, destitute and exposed children, and those under criminal prosecution of tender age in the city of Boston and its vicinity." The late Charles G. Loring, Francis C. Lowell, Marshall S. Scudder and many others were the founders. The funds have been derived entirely from gifts, annual subscriptions and bequests. The society has investments amounting to \$14,000, and owns two farms in Newton, on one of which, in the village of West Newton, "Pine Farm," so called, is its school for boys taken from the jails and courts with a view to their reformation. Two agents are employed to seek out suitable cases. The enterprise has steadily prospered and the results are encouraging. There are usually thirty boys at the school, and these after a time are generally provided with good homes in the country. The cost of the institution is between five and six thousand dollars a year. A similar school for girls, at Newton Centre, was closed in 1872. It has since been opened again and is under the charge of Mrs. Rebecca R. Pomeroy.

The officers of the society for 1873 are: *President*, William Clafin; *Treasurer*, Edward Jackson; *Secretary*, Edward W. Hooper, 4 Pemberton Square; Rufus R. Cook, 36 Woodbine Street, Boston Highlands, is the *Agent*.

THE CHILDREN'S MISSION TO THE CHILDREN OF THE DESTITUTE,—  
Boston.

This society had its origin among the pastors, superintendents and teachers of the Unitarian societies of Boston in May, 1849, at which time

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an organization was formed and officers elected. It was incorporated in 1864. Its object, in the language of its constitution, is "to foster in the minds of the young a spirit of Christian sympathy and active benevolence, and to adopt such measures as shall rescue from vice and degradation the morally exposed children of the city." Though under the care of the Unitarian churches, it disclaims being sectarian in its aims. Its instrumentalities are the Sunday school, Sunday service for children, sewing school and sewing circle, and weekly meetings. All these are held at the "Home," 277 Tremont Street, a building erected for the purpose and opened in 1867. Four missionaries, two of each sex, are employed. For homeless or neglected children homes are found in the country. Voluntary contributions from Sunday schools and churches, and individual gifts and legacies provide the means. The annual expenditures are \$8,000. The "Children's Aid Society" of New York was organized by an ex-president of the Boston Mission, John E. Williams.

The officers are chosen annually in May. The present officers are: *President*, Albert Fearing; *Vice-President*, Henry P. Kidder; *Secretary*, Samuel B. Cruft; *Treasurer*, William Crosby; and these with eight others are the board of managers.

## THE WASHINGTONIAN HOME,—Boston.

This Home was organized November 5, 1857, and was incorporated March 26, 1859. Rev. Phineas Stowe, Daniel Allen, Kimball Easterbrook and others were among its founders. Its purpose is the reformation of men addicted to habits of intemperance in the use of intoxicating drinks. The Home has long been at 1009 Washington Street, but new buildings are now nearly completed and will be occupied in December next. They number from 37 to 45 on Waltham Street. The sources of income in times past have been, aid from the State to the extent of \$4,700 yearly, and board from a part of the inmates. At present the income is entirely derived from board and treatment. The average yearly expenses are \$12,000. Since the beginning the Home has received over 4,000 inmates, more than half of whom have been free patients.

The officers are chosen annually. The present board are: *President*, Otis Clapp; *Treasurer*, Daniel Allen; *Secretary* and *Superintendent*, William C. Lawrence; *Physician*, O. W. Doe.

## THE BOSTON PROVIDENT ASSOCIATION

Was organized in December, 1851, and was incorporated in 1854. Prominent among its founders were, Rev. E. Peabody, Rev. F. D. Huntington, Rev. C. F. Barnard, F. E. Parker, J. D. W. Joy, Samuel A. Elliot, Rev. Joseph Cummings, Rev. Francis Parkman, and others. Its purpose, as briefly expressed in the Act of incorporation, is the "suppressing street beggary and elevating and improving the condition of the poor." It was formed soon after the formation of the South End Provident Association, and was designed to embrace in its operation all portions of the city not

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covered by that organization, but within a year from its foundation the two societies were consolidated under the present title. For the systematic distribution of relief, the city is divided into districts and sections, each in charge of a special officer, serving gratuitously, who receives and disposes of all applications for aid within its limits. Few worthy persons needing relief are turned away, but alms are given chiefly to those who have no legal claim upon the city. It is the aim of the society to give assistance, not simply in supplies or money, but to place the needy "under the care of those more favored than themselves or among the beneficiaries of such special charities as are designed for them," and to furnish employment. The sources of income are chiefly individual donations and annual subscriptions; but one or two legacies have been received by the society. Within the past year two legacies, amounting to \$5,102.50, have been received. Considerable contributions are made by other charitable organizations of the city,—in clothing, supplies and furniture, as well as money,—for distribution by this association. From seven to eight thousand persons in a year are relieved by the society, two-thirds of them being foreigners, and the amount expended varies from \$15,000 to \$22,000.

The officers of the association are chosen annually. The present officers are: *President*, Robert C. Winthrop (an office which he has filled for sixteen years); *Treasurer*, Edward Jackson; *Secretary*, William Hedge; *General Agent*, Capt. A. G. Goodwin, in charge of the central office. The last named officer and his assistant, Miss E. S. Nesbitt, alone receive salaries. The association has rooms in the "Charity Building," on Chardon Street, where it cordially coöperates with the overseers of the poor.

THE INDUSTRIAL AID SOCIETY FOR THE PREVENTION OF PAUPERISM,—  
Boston.

Established in 1835, and incorporated in 1847 as the Boston Society for the Prevention of Pauperism, it assumed its present name in 1866. Its chief founders were Deacon Moses Grant, Dr. Andrew Bigelow, Rev. C. F. Barnard and Artemas Symonds. The Act of incorporation states its design as follows: "For the purpose of inquiring into and removing the causes of pauperism, and the discouragement of street begging, by obtaining and communicating information concerning applicants for charity and aiding them to obtain employment." No preference is given to any nationality, sect or color in rendering assistance. The income is derived from collections, subscriptions and interest on invested funds, the latter being in part created by legacies. The annual expenditures of the society exceed \$3,600, and material aid is given to 2,000 persons in a year. The applications are more than twice this number, but many of them demand only advice or suggestions. Of late years the society has taken an active interest in the establishment of drawing schools and in the movement for establishing technical, trades or industrial schools.

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The officers of the society are a president, four vice-presidents, a secretary, a treasurer and twelve directors. There is a *General Agent*, Edward Winslow, with two assistants, William C. Stimpson and Miss N. J. Clark. The office is in the Charity Building, Chardon Street.

## THE YOUNG MEN'S BENEVOLENT SOCIETY,—Boston.

This society originated in 1826 with George Hedrick, now residing at Lowell. With him were associated Beza Lincoln, James S. Barbour, Samuel J. Beals, George W. Light and twenty others. They organized in 1827, but were not incorporated until 1852. The society numbers 325 members. Its purpose is "to assist those who have seen better days," and its benefits are usually granted only to the native-born, but it is not sectarian. It aids many respectable persons who are unwilling to make their wants more publicly known. The society has a fund of \$6,000, obtained by annual assessments of one dollar from each member, and from donations. It expends about \$2,000 annually in charity,—not in money, but in supplies and the payment of rents. One thousand cases of destitution are relieved in each year. Applications for aid are received by a standing committee of twelve, one in each city district, who, with the president, treasurer and secretary, are the directors for the year. All serve without pay. Officers are chosen at the annual meeting in November.

The directors meet monthly from December to April, at the Charity Bureau, Chardon Street. The present officers are: *President*, Thomas C. Amory; *Secretary*, Jacob H. Lombard; *Treasurer*, Frederic W. Lincoln.

## THE ROXBURY CHARITABLE SOCIETY,—Boston (Roxbury).

Gov. Sumner, John Lowell and others formed this Society in 1794, having as its expressed purposes "the relief of the poor, and prevention of pauperism." It was incorporated in 1799. The benefactions are in general confined to citizens of Roxbury. Relief to a limited amount is given in money, but the usual form is that of clothing, fuel, provisions, &c. An agent is appointed by the Society to receive applications for aid and to dispense relief. He is the only salaried officer. The income is derived from the annual assessments of \$2 upon the members, to a small degree from contributions, but chiefly from interest on invested funds. By a legacy of Horatio Davis, in 1861, the Society became the trustees of property then valued at \$52,900, and by a bequest of Nathaniel Snow they received in trust for the relief of "destitute widows and orphans, natives of and residing in Roxbury," the sum of \$5,000. It has also about \$10,000 invested in bank and railroad stock. From all these sources an income of \$11,398.02 was realized in 1873; the expenditures for the same year being \$10,061.56. Between 300 and 400 persons annually have been relieved. For the past year (1873) 450 families, numbering 1,700 persons, received assistance. From the foundation of the



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Society down to 1825 its income averaged \$800 a year. By a change in investment made that year nearly all the property was lost, and the operations of the Society for many years afterward were very limited. In 1850 a revival of interest in the work supplied new means, and since that date the disbursements for charity have steadily increased. The society is not sectarian.

The present officers are: *President*, Samuel C. Cobb; *Vice-Presidents*, John Kettell and John S. Sleeper; *Secretary*, Charles K. Dillaway; *Treasurer*, Gorham Rogers. These with eight others form an executive committee. The Agent of the Society is Lucius H. Briggs, who has an office in Cox Building, corner of Dudley and Bartlett Streets.

## THE HOWARD BENEVOLENT SOCIETY,—Boston.

This Society was formed June 1, 1812, as the Howardian Benevolent Society, for the purpose of assisting the sick, particularly such as had no connection with any religious society. The work was done by personal visitation, nursing, watching, &c., a small entrance fee and monthly assessments providing the funds. All the officers were required to be professors of religion. Oliver Lowell was the first president. The Society assumed its present name in 1815, and was incorporated in 1818. Its present objects are the "relief of the sick and destitute in the city of Boston," by temporary out-door aid. No class of deserving poor is excluded from its charities, but preference is given to the better class of American poor who have become reduced in circumstances. The first year's income was but \$215; at the present time enough is received to meet expenses amounting to \$6,000 or \$7,000 annually, of which sum \$1,500 come from yearly subscriptions and donations. The Society has no office or agent. The work is done by a standing committee, including the officers and twelve or more distributors annually chosen, who hold monthly meetings. Each distributor has a district assigned him, applications within which are made to him.

The present officers are: *President*, Thomas Hollis; *Vice-Presidents*, Daniel T. Coit, M. D., and Rev. Samuel B. Cruft; *Secretary*, George F. Bigelow, M. D.; *Treasurer*, Alvan Simonds. The secretary's address is 334 Shawmut Avenue.

## THE DEVENS BENEVOLENT SOCIETY,—Boston (Charlestown).—

Was founded by the ladies of the Universalist Society November 1, 1819, under the name of the Female Benevolent Society, and was incorporated December 26, 1826. Its present name was adopted in 1856, in memory of David Devens, a large benefactor to the Society. His bequest of \$2,000, and gifts of \$100 from James K. Frothingham, and of \$1,000 from Otis Clapp, constitute a permanent fund. The purpose of the society is to furnish clothing to the destitute and relief to the sick. It numbers 180 members, whose annual assessments in part supply the means for

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charity. Annually, \$400 is dispensed. The recipients are of all denominations.

The officers are chosen each year. They are at present, *President*, Mrs. J. H. Clapp; *Vice-President*, Miss S. L. Sawyer; *Secretary*, Mrs. R. W. Frothingham, and eight trustees. Meetings for work are held twice a month from October to May, in the vestry of the Universalist Church, Warren Street. The President's address is 290 Main Street.

THE CHARLESTOWN POOR'S FUND,—Boston.

The beginning of this fund was in 1674, when Richard Russell bequeathed £200 to be invested, and the income to be distributed "to the poor of Charlestown" by the selectmen of the town and the deacons of the church. Many additions have been made by donation or bequest to this fund at various times; the donors being Capt. Richard Sprague, in 1703, Thomas Call, in 1772, Richard Devens, in 1825, David Goodwin, in 1826, Thomas Miller, in 1833, Catherine Bradish, in 1836, Daniel White and James K. Frothingham, in 1864, Jacob Foss and Simeon A. R. DeWolfe, in 1865, Reuben Hunt, in 1866; besides, funds have been contributed from other sources, so that the aggregate present value approaches \$25,000. These funds have always been managed by the selectmen or the mayor and aldermen and the two senior deacons of all the regularly organized churches of Charlestown, who were incorporated in 1825 as the "Trustees of the Charlestown Poor's Fund." The Act of incorporation limits the fund to an annual income of \$2,000. The income is distributed by preference to such of the deserving poor of Charlestown as are not inmates of the almshouse. The distribution is managed by the churches.

THE BOSTON YOUNG MEN'S CHRISTIAN ASSOCIATION.

The organizations bearing this name originated in London, England, in the counting-house of George Hitchcock, draper, in August, 1843. The first organization in America was in Montreal, December 14, 1851, followed by the Boston society December 21. The latter was incorporated April 2, 1852. Capt. John Sullivan, with Francis O. Watts, Stephen G. Deblois, Charles T. Russell, Franklin W. Smith and others were the founders. The object is the mental, moral and spiritual well-being of young men. This is sought by providing a well-appointed reading-room with parlors, class-room and library; by courses of lectures, musical and social entertainments; appointing committees on boarding-houses, visitation of the sick, distribution of religious reading, &c.; an employment bureau; daily religious meetings; and pecuniary relief to worthy and destitute young men. Any young man of good moral character can become a member of the Association and enjoy its benefits; but voting or active members must be connected with some evangelical church. More than 1,100 of the members this year, 1872-3, are not church members. Probably 50,000 persons annually are aided by the society or share in its benefits. Funds are secured by annual fees of \$1 a member, and by annual

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subscriptions, ranging from \$5 to \$200, from friends of the Association. In 1865 a fund was commenced by contributions to the amount of \$1,200, increased to \$16,000 by a fair in 1868, and by subsequent contributions and another fair in 1868 to \$60,000. The sum of \$50,000 was added by a fair called the "Bazaar of the Nations" in 1872, making the fund \$110,000. In August, 1872, the building now occupied by the Association on the corner of Eliot and Tremont Streets, was purchased for \$125,000. There is a mortgage upon it of \$35,000. The yearly income is about \$13,400, viz.: from rent of stores, \$5,000, gymnasium, \$600, annual assessments, \$1,800, subscriptions, \$8,000.

The *President* is Russell Sturgis, Jr.; *Corresponding Secretary*, L. P. Rowland, who is the general secretary. The work is done by different committees. The officers are chosen yearly, in May.

## THE BOSTON YOUNG MEN'S CHRISTIAN UNION

Was organized in 1851 as the "Biblical Literature Association," but was incorporated in 1852 by its present title. Among its founders were George W. Warren, Frederic W. Lincoln, Nathaniel J. Bradlee and H. H. Fuller. Its purpose is "to furnish the young men of Boston and vicinity a place of pleasant resort, where the influences are beneficial and elevating; to provide them with opportunities for self-improvement and healthful recreation, at little or no expense; and to give them opportunities for doing good, by engaging in charitable and benevolent work." Young men of good morals are admitted to membership without regard to their religious belief or associations. To carry out their purpose, the society have rooms for reading and recreation, a library, music, facilities for public gatherings and lectures, a gymnasium, bath-room, coffee-room. Religious services, classes for study, lectures, musical, literary and social entertainments are provided. Charitable work is undertaken by the members, such as aid to persons seeking employment or board, or church sittings, taking care of the sick, etc. The rooms are at 300 Washington Street. Funds are obtained by annual assessments, life-memberships, subscriptions, donations and legacies. There is a small permanent fund. The annual receipts and expenditures amount to \$20,000. The total membership is 1,670.

The officers for 1873 are: *President*, Wm. H. Baldwin; *Vice-President*, Edwin L. Sprague; *Secretary*, Henry H. Sprague; *Treasurer*, Wm. L. Richardson; with six others, forming the board of government.

## THE APPLETON TEMPORARY HOME (Boston).

This organization was formed in the spring of 1873, "to feed the hungry, clothe the naked, shelter the homeless, procure employment, and help the fallen." It is not yet incorporated. Its founders were D. B. McKenzie, E. G. Tileston and Wm. Appleton, Jr. Any young man of good moral character may become a member. The Home was first opened April 9, in connection with the "Young Men's Christian Association" Temperance

## PRIVATE CHARITIES.

Society. All needy persons who deserve help may become beneficiaries. Assistance is rendered them by providing lodging, meals and employment, by transportation to their homes, by giving money and clothing. The funds have been provided by personal solicitations, as also by contributions at public meetings. All Christian churches aid in the work. For the first seven months of its operation, the Home has expended, various ways, \$5,619.31, of which \$3,819.31 was for current expenses; the receipts were somewhat less; 3,422 lodgings, and 8,427 meals were provided.

The society has an annual election of officers. The present board consist of: *President*, E. G. Tileston; *Vice-President*, Rev. D. W. Waldron; *General Superintendent*, D. Banks McKenzie; *Secretary*, E. R. Cook; *Treasurer*, William Appleton, Jr. The Home is at 559 Washington Street.

## THE BOSTON YOUNG WOMEN'S CHRISTIAN ASSOCIATION.

This society was organized in March, 1866, and incorporated in 1867, the incorporators being Pauline A. Durant, Ann Maria Sawyer, Hannah A. Bowen, Clara L. Wells and their associates. Its purpose is to aid the young working-women of Boston, without regard to their religious belief. It maintains a free employment office, and seeks to find places or employment for all applicants. It has established a Home, where females are received as permanent boarders, and lodgings and meals provided for those who come, strangers to the city, in search of employment. The Home is located in two houses on Beach Street, Nos. 25 and 27, purchased for the purpose in October, 1867, for \$28,000, and costing, with alterations, over \$50,000. It will accommodate eighty girls, and was opened February 19, 1868. In admitting applicants, preference has been given to the young and friendless. The restaurant belonging to the Home provides meals for the inmates and for others at reasonable prices. The growing demand for more room led to the purchase, in 1872, of land on Warrenton Street, at a cost of about \$26,000, and a new home is projected there, to cost upwards of \$80,000. For this funds are being collected, and a fair was held in December, 1873. The Home on Beach Street is now very nearly self-sustaining, the receipts from rents, board and meals, paying the salaries of the superintendent, matron and servants, and the other current expenses, which now exceed \$15,000 a year. During the five years past, 3,219 persons have been received at the Home, 1,010 of them being permanent boarders. In manifold ways the Association seeks the good of working-girls, both as regards their physical, intellectual, moral and religious condition. It cares for them also in sickness, providing physicians and nurses. The funds are provided by contributions. Some legacies, one of \$7,000 by Miss Nabby Joy, have been received. For the past year the receipts have been \$32,000, and the expenses \$28,000, of which \$26,000 was paid for land for the new home. The great fire of 1872, throwing out of employment many working girls, called for extraordinary efforts

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from this society, and a special relief fund of \$2,342.89 was contributed from its funds, by which 2,654 meals have been provided for deserving applicants, also 923 lodgings, and 338 garments.

The board of managers are: a *President*, Mrs. H. F. Durant; six *Vice-Presidents*; a *Secretary*, Mrs. Wm. C. Child; a *Treasurer*, Miss Sarah M. Stetson, and an assistant; and twenty ladies, styled directors. The address of the Secretary is 23 Greenwich Park.

## THE WIDOWS' SOCIETY,—Boston,—

Was organized in December, 1816, by a number of benevolent ladies; among them, Mrs. Jonathan Amory, Mrs. Nathaniel Appleton, and Mrs. Samuel Sweet, its first directress, for the purpose of "relieving poor and infirm widows, and aged, single women of good character, who had seen better days, and who were reduced to poverty and helplessness." Donations and life subscriptions created a fund for investment, and incorporation becoming necessary, was effected in 1828. The treasurer first chosen under the Act of incorporation, was Miss Mary Otis, who retained the office for thirty-four years. The invested fund now exceeds \$40,000; the income from this, and the receipts from annual subscriptions, in all \$3,000, are given to seventy or more poor, aged women.

The present officers are: *Directresses*, Mrs. A. A. Lawrence, Mrs. William Appleton and Miss I. L. Amory; *Secretary*, Miss M. A. Bigelow; *Treasurer*, Dr. R. W. Hooper; *Assistant Treasurer*, Miss M. A. Ropes; with twenty visitors, all ladies. They are chosen annually. Subscriptions and donations are received by the Secretary, at 59 Mt. Vernon Street.

## THE BOSTON FATHERLESS AND WIDOWS' SOCIETY

Was organized in January, 1817, and incorporated in 1837. Mrs. S. O. Lincoln was its first president. It was organized for the immediate relief of indigent widows and fatherless children, with special reference to their having seen better days; it is only required that beneficiaries shall be Protestants, and of good moral character. The work of dispensing relief is personally and gratuitously attended to, mostly by the trustees. The amount annually distributed is about \$6,000, consisting of income from invested legacies, donations, life and annual subscriptions. Three hundred persons are aided each year. The officers are chosen, annually, in November. Monthly meetings are held in private houses, the Society having no office.

The present list of officers is as follows: *President*, Mrs. Geo. W. Ware; *Vice-Presidents*, Mrs. Henry Wood, Mrs. Wm. Reynolds, Mrs. Edward S. Tobey; *Treasurer*, Charles G. Nazro; *Assistant Treasurer*, Mrs. James A. Penfield; *Secretary*, Mrs. Geo. W. Ware, Jr., 4 Court Street. There are also twelve trustees and three collectors.

## THE NEEDLE WOMAN'S FRIEND SOCIETY,—Boston.

This society was organized in April, 1847, and incorporated in 1851. Among its earliest officers were Mrs. T. B. Wales, Miss M. F. Quincy and

## PRIVATE CHARITIES.

Miss E. Richardson. Its purpose is "to provide employment for indigent females." Needlework only is provided. The funds of the society supply the materials for garments, the cutting is done by the managers, and the sewing is given out to poor women at remunerative prices. The garments thus made are kept for sale at low prices at the rooms of the society, 86 Chauncy Street. Orders are also taken at the same place for the finer sorts of needle-work, and permanent employment is thus given to very many,—the society acting as a medium of communication between seamstresses and customers. Steady work was in these ways supplied in 1872 to 160 women; the amount paid them was \$5,667.88. The funds of the society are raised by annual subscriptions and donations. It has received several legacies, and has a small fund derived from the payments for life-memberships.

The officers are: *President*, Mrs. Charles P. Curtis; *Vice-President*, Mrs. George W. Coffin; *Secretary*, Mrs. William Endicott, Jr.; *Treasurer*, Miss H. A. Howe; with a board of twenty-four managers.

## THE BOSTON SEWING CIRCLE

Was formed in 1862 to work for the soldiers, and continued in that service while the war lasted. During this period it forwarded to the New England Sanitary Commission from eight to ten thousand articles of clothing each year. At the end of the war the needle-work formerly done by the members was given to poor women to do at fair prices, and the articles made were distributed to the white schools of the South through the agency of the Soldiers' Memorial Society until 1870, since which time they have been given to various charitable societies of this city or distributed by lady members to the poor about them. The needful money for materials only (about \$3,000 or \$4,000 a year), is collected by annual subscriptions. The garments are cut by the ladies of the several churches, all participating, each week through the winter, in rotation; the work is procured by ladies who give it out to their poor charges and pay for it. The running expenses are light; merely the cost of heating, the use of a room in the Charity Building on Chardon Street, which is the gift of the city, the cost of collecting, expressing, etc. Each winter eight thousand to ten thousand articles are made and three thousand poor women are benefited. In any time of great need the society is prepared to do its part to relieve distress, as in the winter following the great fire of 1872.

## THE EPISCOPAL CITY MISSION,—Boston,—

Was established by Rev. Dr. G. W. Doane, Rev. William Croswell and Rev. Dr. Eaton, and was incorporated March 13, 1844. The persons named in the Act of incorporation are William Appleton, Henry Codman and Edward S. Rand. Its purpose is "to care for the bodies of the poor and the souls of the wicked." It sustains a Protestant Episcopal Chapel for the poor, and relieves much destitution. St. Stephen's Chapel and house, located on Purchase Street, were destroyed by the fire of Novem-

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ber 9, 1872, but steps are being taken towards rebuilding it. Meanwhile, religious services are held by the Mission in a hall on Broadway, corner of B Street, South Boston, and its charities are dispensed at 14 Oxford Street. For the support of religious worship \$1,500 a year is expended, the means being provided by endowments. For the relief of the poor and sick seven or eight thousand dollars annually are disbursed, from voluntary contributions, chiefly of members of the denomination.

The secretary of the Mission is Russell Sturgis, Jr. Rev. E. M. P. Wells has for many years been the efficient pastor and agent of the society.

## THE BOSTON NORTH END MISSION.

This society was organized in 1865 and incorporated in 1870, "for the purpose of promoting the spiritual welfare and improving the social and moral condition of the vicious and degraded portion of the community." The Mission is located at 201 North Street. The agencies employed are free religious services in the chapel, Sabbath and industrial schools for girls, a reading room free to all, a restaurant where substantial and wholesome food is to be had at cost, by such as can pay, or gratuitously by the poor, and an industrial home for the reformation of fallen young women. Its beneficiaries, women and children, come from the worst portion of the city. Efforts are made to render its rooms pleasant and attractive to those whose benefit is sought. The Mission is unsectarian. Its income is derived chiefly from contributions of small amounts. During the winter of 1872-3 it performed an excellent work for poor laboring women of Portuguese birth, who were left entirely destitute and without employment by the great fire of November 9. It organized an industrial school for adults, by aid of which these unfortunates were provided with needful clothing. At the same time relief was furnished to the families of those employed. In all, 1,800 laboring women were provided for, at an expense of more than \$2,000, the greater portion of this sum being contributed for the purpose by individuals. In 1873 the Mission purchased an estate at Mount Hope, six miles from the city, for its industrial home, for which the means were provided by a fair held in 1872. Its affairs are managed by a committee of the directors, a mixed board of ladies and gentlemen.

The corporation has the following officers: *President*, Eben Tourjee; *Vice-President*, O. T. Taylor; *Treasurer*, J. G. Parker, 10 South Market Street; *Secretary*, R. W. Husted. Rev. Charles M. Winchester is the Missionary, and J. Green Jones the superintendent of the Sabbath school.

## THE CITY MISSIONARY SOCIETY,—Boston.

This, the oldest institution of its kind in the country, was formed in 1816, and incorporated in 1820, under the name of the "Boston Society for the Religious and Moral Education of the Poor." Its present title



## PRIVATE CHARITIES.

was adopted in 1841 by legislative authority. Rev. Joshua Huntington, Rev. Charles Cleveland, Samuel T. Armstrong, William Thurston and many others well known were among its founders. Its primary object is the welfare of such as are not under the direct influence of the churches; incidentally it seeks the physical welfare and social elevation of the poor, by obtaining for them employment, by providing homes for orphan and destitute children, and by giving pecuniary aid. The society is composed of and supported by Trinitarian Congregationalists, but disclaims sectarianism in its operations. It expends about \$20,000 a year, —\$15,000 for missionary purposes, and \$5,000 for the relief of the destitute. It has no permanent fund, but is supported by yearly contributions and gifts. It is claimed that to this society is due the first establishment of Sunday schools in connection with the churches of Boston, beginning in 1817. Through its efforts also what are now called primary schools are said to have been initiated in 1818. In the same year, it also began systematic efforts for the benefit of seamen, and a Bethel was opened. The society now employs five male and sixteen female missionaries, to each of whom a special field is assigned. Their annual labor includes 40,000 visits to 10,000 families, and relief in supplies, fuel and clothing to 1,200 families.

Its officers are chosen annually in January. Those of the present year are: *President*, Amos W. Stetson; *Vice-President*, Rev. E. B. Webb; *Secretary*, Rev. James H. Means; *Treasurer*, Charles Demond; and a board of forty managers. Andrew Cushing is the *Superintendent*, with an office at No. 19, Congregational House, corner of Beacon and Somerset Streets.

## THE BOSTON PORT AND SEAMEN'S AID SOCIETY,

as now organized, was incorporated March 1, 1867. It was formed by the union of two older organizations,—the Boston Port Society and the Seamen's Aid Society, the latter an association of ladies, supplementary to its objects to the Port Society. The most active members of the Port Society in its later years were Albert Fearing, N. A. Barrett and John A. Andrew, who were among the incorporators of the new association. The funds are provided by a small annual payment, and payments for life membership, but chiefly by the income of investments derived from donations and legacies. The amount of real and personal property is valued at more than \$150,000. The objects of the society are to provide a safe and Christian Home for seamen, where they shall neither be robbed or tempted to vice; to furnish them with religious instruction, and to aid shipwrecked and other distressed mariners, and to relieve the families of poor and of deceased sailors. The society owns and sustains the Seaman's Home, and the well-known North Square Bethel, where FATHER AYLER was long employed as their preacher. He is now succeeded by Rev. George S. Noyes, and colporteurs are also employed among sailors. The society has never been denominational. Its contributors have been to

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a great extent Unitarians; its preachers have been Methodists. Its benefits are free to all seafaring men and their families; its church is free to all persons. The average expenditure is about \$7,500; the receipts are about the same. The number of indigent sailors at the Home varies each year from 1,200 to 1,500. The number present at the meeting, or reached by the society's agents, could only be roughly estimated.

The principal officers are chosen annually. The present officers are. *President*, Albert Fearing; *Treasurer*, Charles H. Parker; *Recording Secretary*, John T. Prince; *Corresponding Secretary*, Thomas Russell; *Superintendent of the Home*, Nathaniel Hamilton.

## THE BOSTON SEAMEN'S FRIEND SOCIETY

Was organized in December, 1827, as a branch of the American Seamen's Friend Society of New York, and counts among its founders and early supporters, Dr. Edward Reynolds, Jr., Stephen Fessenden, John Tappan, Rev. Benjamin B. Wisner and others. It was incorporated in 1829. The object is "to furnish regular evangelical ministrations for seamen, and to employ such other means for their spiritual and temporal welfare" as the parent society contemplated. It supports a Sailors' Home and Mariners' Church, and carries on missionary work at the Chelsea Marine Hospital, and wherever else it can reach the sailor. The Mariners' Church is on Salem Street. The Sailors' Home was located at 99 Purchase Street, but was taken down in 1872 in the course of grading Fort Hill. Here was a reading-room, library and comfortable rooms, kept ready for the use of seamen. More than 1,200 in a year found here a temporary home, many of them gratuitously. It is in contemplation to establish a new home in connection with the Mariners' Church. The Society derives its funds from contributions by religious societies, collections, donations and legacies. It has expended annually in its various directions, more than \$7,000. Contributions of clothing and other articles were received at the Home.

The officers of the society are: *President*, Henry Edwards; *Vice-President*, Joseph C. Tyler; *Secretary*, Frederick A. Benson; *Treasurer*, Thomas D. Quincy; *Auditor*, Avery Plumer. There is a board of managers, ten in number, and an executive committee of four. None of these receive pay. The society supports the pastor of the Mariners' Church, and in part, at least, the Missionary. The treasurer's address is 40 Commercial Street.

## THE SAILORS' SNUG HARBOR (Quincy).

This institution was incorporated May 22, 1852, "for the purpose of relieving and supporting decrepit, infirm or aged sailors." The design appears to have been formed by Capt. Josiah Bacon, a soldier in the war of 1812, and in 1841 the superintendent of the Marine Hospital at Chelsea. His project was warmly favored by Rev. T. V. Sullivan, Rev. J. P. Robinson, Father Taylor, Capt. Joseph Sturgis and William W. Wellman

## PRIVATE CHARITIES.

Incorporation was granted on application of P. Greely, Jr., R. B. Forbes, Josiah Bacon and their associates, and a location at "Germantown," in Quincy, was purchased. Capt. Bacon gave the first donation (\$1,000), and at his death in 1852 bequeathed his whole estate, after the death of his wife, to the trustees of the institution. Samuel Appleton gave a legacy of \$20,000 in trust for the institution in 1853. The next year the home was opened on October 21, in an old house on the premises purchased. Subsequently large donations were made by many of the wealthy citizens and merchants of Boston and vicinity, among them the late Josiah Bradlee, Benjamin Loring, Josiah Quincy, William Ropes, Joshua Bates of London, all deceased, and among living benefactors are R. B. Forbes, Wm. F. Weld & Co., Albert Fearing and others. The invested fund now amounts to about \$80,000. A building to accommodate fifty or sixty inmates was erected in 1856. The beneficiaries are required to have served under the national flag at least five years, and to be by character and habits entitled to the privileges of the institution. Work is required of the inmates to the extent of their ability. The executive committee of the trustees receive applications for admission. The average number of inmates is forty, and the cost of maintenance about \$7,200 a year; for which the income of the institution, from investments and the farm, suffices, with occasional appeals to the public in aid of its deficiencies.

The officers of the institution are chosen annually, on the last Monday in May, from the board of trustees, twenty-four in number. The present officers are: *President*, Thomas Motley; *Treasurer*, William A. Wellman; *Secretary*, J. Francis Tuckerman; *Executive Committee*, Thomas Motley, George B. Upton, R. B. Forbes, William Perkins, Joseph B. Glover; *Superintendent*, Capt. Peter C. Brock. The office of the secretary is at No. 42 Court Street, Boston.

## THE NATIONAL SAILORS' HOME,—Quincy.

This institution was established and incorporated in 1865 and opened the next year. Its affairs are managed by a board of nine trustees. Its purpose is to provide a Home for persons who have served in the navy or marine service of the United States, and are disabled. Those admitted receive care without charge, and remain until cured, or during good behavior. Usually the Home contains 60 inmates. The institution has a fund of \$250,000 raised by contributions and a fair in Boston, in November, 1864, and yielding an income of \$17,000, which meets the annual expenses. The Home is pleasantly located in Quincy, on a farm of eighty-two acres. Its management is largely left to the Superintendent, Dr. W. L. Faxon. Alexander H. Rice is *President* of the corporation.

## THE MASSACHUSETTS SOLDIERS' FUND,—Boston.

This fund was organized almost simultaneously with the breaking out of the war. Gov. Andrew was its first president. The funds were collected from benevolent individuals in various parts of the State. A "Com-

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mittee of One Hundred," so styled from the number of its members, was appointed in various cities and towns to look after the interests of the institution. From these an executive committee is chosen to manage its finances. Up to the present time about \$90,000 have been expended for the benefit of the soldiers and their families. This sum exceeds the original contribution, but the fund has been much increased by the prudent management of its present treasurer, Samuel H. Walley. Thousands of maimed soldiers, also the widows and orphans of soldiers, have been aided from this fund; usually in small sums, but sufficient to preserve the recipients from becoming permanent public burdens.

The present members of the Executive Committee are F. W. Lincoln, H. G. Hutchins, F. B. Fay, George Wm. Bond, and B. H. Greene. The last named gentleman is also the secretary. The office is in the Charity Building, on Chardon Street, Boston.

## THE BOSTON SOLDIERS' FUND ASSOCIATION,—Boston.

This was organized in 1862, for the purpose of equalizing the contributions, whether in men or money, of the several wards of the city, some being better able to furnish men, others money. Committees were chosen in the Wards (Wards 10 and 11 excepted), large sums were collected and invested, and the income used to relieve widows, orphans, soldiers and those dependent upon them. From the organization of the Association to July, 1873, \$85,393 have been distributed among these classes of the needy, numbering thousands of cases. The Association is still in active operation.

The officers are: *President*, Martin Brimmer; *Treasurer*, Samuel H. Walley; *Secretary*, M. C. Greene, M. D.; *General Agent*, B. H. Greene. There is also an executive committee of seven. The office of the society is in the Charity Building, on Chardon Street, Boston.

## THE GRAND ARMY OF THE REPUBLIC,—Boston.

The Grand Army owes its existence to the necessities which arose after the close of the war of the rebellion, for an organization which should have for its prime object the care of disabled soldiers and sailors, and the families of those deceased. In its relief work it does not confine itself to members, nor does it have any fixed system of relief, but gives assistance, so far as in its power, to soldiers and sailors and their families, wherever it is needed. The "Department of Massachusetts" numbers some 150 Posts, nearly all of which have a Relief Fund, disbursing, in the aggregate, about \$50,000 annually, through committees appointed by the several Posts. These committees investigate all applications and look after the wants of those who are needy, but do not apply, giving money, provisions, fuel or clothing, as their necessities seem to require. Heretofore, only about 25 per cent. of those aided have been members. The usual method of raising funds for this purpose has been through fairs, entertainments, etc., given by the Posts, the object being announced by them.

## PRIVATE CHARITIES.

The headquarters of the Massachusetts Department are in Boston, Merchants' Exchange, State Street, Room 10. The *Commander* is A. B. Underwood; *Assistant Adjutant-General*, Henry B. Peirce.

## THE SCOTS CHARITABLE SOCIETY,—Boston.

This is believed to be the oldest private charitable society now existing in Boston. It has complete records from its foundation in 1657. It was incorporated in 1786, the Act limiting its membership to 100; but by a legislative Act in 1865, the limitation was removed and the membership is now 265. Active members must be natives of Scotland or their immediate descendants; honorary members may be of other nationalities. The object is to furnish relief to unfortunate Scottish immigrants, their families and descendants. Aid is given in money, food, shelter, means of removal to their friends, or employment. St. Andrew's Home was established by the society at 73 West Concord Street, and opened in 1869. There, unfortunate Scotch are received and cared for until employment is found. In 1872 the society expended \$8,000 obtained by contribution among its members and from the funds, in the purchase of No. 77 Camden Street, for the "Scots Temporary Home." This is in charge of a superintendent, James Stark, and is devoted to the same use as "St. Andrew's Home" before it. The Society own a lot at Mt. Auburn where friendless Scots receive burial. The income is derived from a permanent fund, initiation fees, yearly assessments and donations. Two or three hundred persons annually receive its benefits.

The officers are chosen each year. Those for 1873 are: *President*, John Taylor; *Vice-President*, James Patterson; *Treasurer*, Wm. D. Stewart; *Secretary*, Adam Stephen, 30 Winter Street. There is a board of five trustees, and a committee of charity, seven in number, of whom the chairman is William Scott, 1074 Tremont Street.

## THE CHARITABLE IRISH SOCIETY,—Boston.

This society was organized in 1737, and incorporated in 1809. It originated with John Morehead, then pastor of the Irish Presbyterian Church, in association with other Irish residents of Boston. Its original purpose was to furnish temporary loans to needy members, and to relieve friendless Irish immigrants. Of late years no members have called for aid, but each year donations to the amount of \$300 to \$500 have been made to some deserving charity. Annual assessments and the interest of a fund of \$5,000 are the resources of the society. Its membership was at first limited to Protestant Irish, but since 1834 Catholics have been admitted, and now predominate. It is not, however, denominational. For nearly a century this was the only Irish Charitable Society in New England. Its meetings have not been interrupted since its foundation, except for nine years embracing the Revolutionary period, when many of its members were serving in the Continental army. In 1784 it resumed operations and relieved its members disabled by the war. Its

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surplus funds in early days were loaned to the "Long Wharf Corporation," to aid in the construction of the wharf.

The officers are chosen annually; those for 1873 are: *President*, Thomas J. Gargan; *Vice-President*, Bernard Corr; *Secretary*, Thomas F. Ring; *Treasurer*, Martin Lennan. Its meetings are held at the Parker House.

## THE GERMAN EMIGRANT AID SOCIETY,—Boston,—

Was organized in 1847, incorporated in 1848, and has for its object to aid German emigrants, by procuring employment, providing temporary support or forwarding them to their destinations. It also relieves, as far as it can, poor German residents, particularly widows, orphans or the sick. Bernhard Roelker, F. Moering, Julius Elson and others were its founders. It numbers 220 members at the present time, and annually aids 200 persons, to the amount of \$1,000. There is a fund of \$8,500; of which \$1,000 is the gift of Mrs. Moering and \$5,000 is derived from collections made by S. B. Schlesinger, the German Consul,—the latter sum being designed to support an agent to look after emigrants arriving at this port, and to give them temporary relief if needed. Annual dues from members, and donations make up the general income.

The officers are: *President*, Lewis Weissbein; *Vice-President*, Emil Heidenreich; *Secretary*, George Walther; *Treasurer*, Paul Pfeifer. The *Agent* is Louis Christen, who has an office in Room 39, Charity Building, Chardon Street.

## THE NEW ENGLAND SCANDINAVIAN BENEVOLENT SOCIETY,—Boston.

This is mainly a society for mutual relief. Occasionally aid is given to persons not members, and of late relief has been extended to the families of members. It has a membership of 164. The funds are obtained by monthly dues. About \$1,000 a year is distributed in relief.

The society was formed in 1853 by T. Rozein, F. C. Stromberg, Dr. Roback and others, and was incorporated in 1855. Its managers are: *President*, N. P. Lindergreen; *Vice-President*, J. O. Tjernblom; *Secretaries*—first and second—C. A. Thalín and I. F. Gunnarson; and a standing committee of three. The secretaries receive pay. Office, 48 Hanover Street.

## THE CARNEY HOSPITAL,—Boston,—

Was established in June, 1863, by the late Andrew Carney of Boston, and given to the Catholic Sisters of Charity for hospital uses. The institution was incorporated in 1865. Three years later a large and commodious brick edifice was built, to take the place of the old wooden structure first occupied. The hospital receives both acute and chronic cases of all descriptions (contagious diseases excepted), without regard to the creed or nationality of the patient. Such as are able to pay for care, do so; the poor are received gratuitously. The money received from paying patients suffices for half the current expenses; the rest is made up by charity and the income of a small fund, \$5,000, the bequest

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of Nabby Joy in 1871. The expenses of 1872 were \$35,000, and 409 patients were cared for.

Communications should be addressed to the *Sister Superior*, at the Hospital, corner of Old Harbor and National Streets, South Boston.

**THE ST. ANN'S INFANT ASYLUM AND LYING-IN HOSPITAL,—Boston,—**  
Was founded by the Sisters of Charity in September, 1868, and was incorporated in September, 1870, under the general laws. The object of the corporation is, "an institution for maintenance and support of foundlings, orphan and half-orphan children;" it also accommodates deserving, indigent females during their confinement in child-birth. The support of the institution has been principally derived from fairs, lectures, the Society of St. Vincent de Paul, sums paid by certain patients and a bequest of \$2,000 from the late Thomas Looby of Salem, the aggregate receipts being about \$10,000 a year. For the year 1872, 80 patients and 294 destitute infant children were received. The work is not denominational, though in charge of the Sisters of Charity. It is carried on in a part of the Carney Hospital, while a suitable place is to be secured for a separate institution. Communications should be addressed to the *Sister Superior*, at the institution, South Boston.

**THE BOSTON LYING-IN HOSPITAL AND INFIRMARY FOR WOMEN AND CHILDREN.**

This institution was organized June 17, 1868, by Dr. T. H. Smith and three Sisters of the Order of St. Francis, as the St. Mary's Lying-in Hospital and Infirmary for Women and Children, and was located on Salem Street until October 15, 1872, when it was incorporated under its present title and located on Kendall Street, corner of Tremont. Its object is to provide a home for infirm women and children, friendless or with limited means, and the training of nurses. A free dispensary is connected with the hospital; nurses and medical care are provided for needy women at their homes. There is no discrimination as to creed, color or nationality. Clergymen of any Christian church are admitted on request of patients. Funds have been provided by donations. Dr. T. H. Smith contributed \$4,000, Sister Mary Albino, \$1,000, \$1,000 was collected by Mrs. Lulu Mulligan, and \$2,962 was received from patients. The annual expenses, about \$9,000, are met by donations and fees from patients able to pay. For the past year, 1,346 patients have received treatment in the hospital or at home.

The officers are: *President*, Dr. T. H. Smith; *Treasurer*, Robert Maxwell; *Secretary*, James McCormick: *Cor. Secretary*, Hubert Smyth, 283 Highland Street. Sister Mary Albino is *Manager* of the hospital, which is located as above.

**THE HOME FOR AGED POOR,—Boston (Roxbury),—**

Was established in Boston in 1870, by the "Little Sisters of the Poor," and incorporated in 1872 under the general laws. This Catholic Sister-



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hood was instituted by a poor priest and two working girls of St. Servan, France, and now includes 2,000 sisters, who support about 20,000 old people in various countries. This is their special purpose. Their rules require them to receive applicants without regard to their religious faith or nationality. Beneficiaries must be of good moral character, destitute, and sixty years old. This charity is maintained by the daily collections of the sisters, with some donations, among those may be mentioned those of Mrs. Andrew Carney and the late Thomas Looby, of Salem. The Home was first opened in two hired houses on Springfield Street, but increasing applications led to its removal to the present site on Dudley Street, corner of Woodward Avenue, Roxbury. This, the Bartlett estate, was bought in 1872 for \$55,000, and \$20,000 was expended in improvements. The mansion on the estate accommodates 41 aged women, and a new brick building, a part only of the projected Home, can receive 40 aged men. Sufficient room is left for the eleven Sisters who manage the institution. None receive salaries or wages. The Sisters do the domestic work. Inmates, when sick, receive gratuitous medical services from Dr. John G. Blake. The Home has a debt of \$60,000.

## ST. VINCENT'S ORPHAN ASYLUM,—Boston,—

Was organized in 1831, and incorporated in 1845. The late Bishops Fenwick and Fitzpatrick were among its originators, as also were Andrew Carney, Laurence Nichols, John E. Lodge, Nicholas Reggio and others. Its purpose is the care and education of destitute orphan girls. Such are admitted without regard to their creed or color, to the capacity of the Asylum. From time to time these children are given in adoption, or are placed out at service. Two hundred and twenty-five are now provided for at the Asylum, 108 being admitted within a year. Thirteen Catholic Sisters of Charity have immediate charge of the institution, and with the aid of the children, perform the domestic work, serving without pay. The expenses, amounting to \$12,000 a year, are defrayed by an annual collection taken in all the Catholic churches in Boston and the vicinity, each church supporting a certain number of children, and by donations and fairs.

The general control of the Asylum is vested in five directors, appointed for life by the bishop of the diocese, and these, yearly, choose from their number a secretary and treasurer. The present officers are: *Treasurer*, Hugh Carey; *Secretary*, Hugh O'Brien. The Asylum is on Shawmut Avenue, corner of Camden Street, Boston.

## THE ASSOCIATION FOR THE PROTECTION OF DESTITUTE ROMAN CATHOLIC CHILDREN,—Boston.

This Association was organized and incorporated under the general laws May 14, 1864, the founders being Rev. J. J. Williams, Patrick Donahoe, and one director from each Catholic parish in Boston. In June, 1864, a Home was opened for destitute children, which was first known as the Elliot Charity School, at No. 7 High Street. Its domestic management

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was resigned, in 1866, to the Sisters of Charity, and the home was removed to 10 Common Street, a house being bought for it. Subsequently land was purchased on Harrison Avenue, opposite the Church of the Immaculate Conception, and a new home was built and furnished, the whole at a cost of nearly \$150,000. The funds for this enterprise have come from voluntary subscriptions, donations, collections in churches, lectures, concerts and bequests. Many thousands of dollars were contributed toward it on the occasion of laying the corner-stone in October, 1870, and more than \$10,000 was realized from a lecture by Father Burke, in the Coliseum. The purpose of the Association is to protect children who are orphan or neglected, or deserted by parents or relatives. Children of all denominations are received, though chiefly of the Catholic faith. The corporation is wholly Catholic. Between 300 and 400 children are annually received here, the ages ranging from two and a half to ten for boys, and to fifteen for girls. At the Home they are under the instruction of the Sisters of Charity, and on leaving it they return to their friends, or are provided with homes elsewhere. The Superintendent of the institution investigates all applications for admission, and also attends the city prisons and courts, to take charge of suitable cases. The current expenses are between \$12,000 and \$14,000 a year, and are provided for as before indicated.

The officers of the corporation are: *President*, Patrick Donahoe; *Vice-Presidents*, Very Rev. P. F. Lyndon, Rev. James A. Healy, Rev. R. W. Brady, S. J.; *Treasurer*, John W. McDonald; *Secretary*, James Harvey. The *Visiting Physician* is Dr. John Ryan; the *Superintendent*, Bernard Cullen, and the *Sister Superior*, Sister Josephine. The Superintendent alone receives a salary. The Home is situated at the corner of Harrison Avenue and Concord Street, Boston.

## THE HOUSE OF THE ANGEL GUARDIAN,—Boston (Roxbury).

This institution was planned and organized in 1851, by the Rev. George F. Haskins, who devoted to it his services as rector and treasurer until his death in 1872, and at various times contributed to its support, not less than \$20,000 in all. It was incorporated in 1853. At first it received only idle, destitute and deserted boys. Four classes of boys are now admitted; viz., those sent simply for instruction, those sent on account of stubbornness or disobedience, orphans paid for in part by their friends, and orphans without friends. These last are adopted by the institution, and ultimately put out to trades. It is Catholic in its origin, its teachings and its purposes; the inmates are nearly all of that faith; but no boy is denied admission because he is of another creed. The funds of the House were obtained by collections in the diocese, by fairs, concerts, subscriptions, donations and bequests. The "Society of the Angel Guardian" contribute largely to its support. It received aid from the State, which is now discontinued. The payments for board and tuition in part defray expenses. The society owns property whose net value exceeds \$87,000. The expenses of 1872-3 reached \$24,660.18, and the whole number of

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inmates for the year were 360, of whom 118 were supported wholly by the institution. Since its foundation, 5,103 boys have been received.

- The institution is situated on Vernon Street, Boston Highlands. It is governed by a board of trustees, having for *President*, Right Rev. J. J. Williams, Bishop of the Diocese; *Rector* and *Treasurer*, Rev. P. F. Lyndon, V. G. Mr. James D. Judge is and has long been the *Superintendent*. George W. Lloyd is the *Clerk*.

## THE HOUSE OF THE GOOD SHEPHERD,—Boston (Roxbury).

This institution, a branch of the New York society of that name, was first established in Boston in May, 1867, in a dwelling-house on Allen Street; subsequently removed to the Eustis mansion in Roxbury, bought for the purpose; and in August, 1871, to the new edifice erected for it on the Brigham estate in Roxbury, on Tremont Street, where it is now located. It owes its foundation largely to the Rt. Rev. J. J. Williams, the Catholic Bishop of Boston, who provided its first site, and supplied its early needs. The object of the society is "to provide a refuge for the reformation of fallen women and girls," and it has also what is styled a "Class of Preservation," made up of wayward and insubordinate girls, whose habits endanger their virtue. The House was designed for 150 inmates, and there are now (November 1), 183. It is under the management of the Sisters of the Good Shepherd, a Catholic society originating in France in 1646; but its inmates are confined to no sect. The institution is supported largely by the labor of the Sisters and the inmates, at laundry-work and needle-work, supplemented by contributions from the Catholics of the community, and by fairs. Mr. Looby was a large benefactor, contributing \$4,000 at one time; and another person, whose name is withheld, \$10,000. A grant of \$10,000 was made by the State in 1870, to aid in building. The real estate held by the Sisters for the House is valued at \$79,000, on which there was, in 1872, a debt of \$55,000,—probably since that time much reduced.

The officers of the corporation are: *President*, Charles F. Donnelly; *Vice-President*, Patrick Donahoe; *Treasurer*, Bernard Foley; *Secretary*, John Nagle.

## THE SOCIETY OF ST. VINCENT DE PAUL,—Boston,—

Was organized in 1861, and incorporated in 1869, as a branch of the society of the same name originating in Paris in 1833. It has under its supervision fourteen subordinate organizations or conferences, of which one is in Chelsea, and one in Cambridgeport. Its purpose is "the training of its members to a life of Christian charity." The visitation and relief of the poor at their homes is the leading form of charity. No discrimination is allowed on account of creed, race or color. The Society also supports a number of young children at the St. Ann's Infant Asylum, and occasionally at the St. Vincent's Orphan Asylum. These the Society adopts and provides for. In 1872 it adopted twenty-eight infants, and

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supported eighteen at St. Ann's Asylum. The members must be Catholics. From their voluntary contributions the funds are derived, aided by donations, collections in churches, lectures, etc. In 1872 its income was more than \$19,000. This sum included special collections for sufferers by the great fire. Its annual expenses yearly increase; \$95,000 has been expended since the establishment of the Boston Society, \$17,000 of it in 1872. In the latter year 21,953 visits to 881 families were made by members, and 3,480 persons were aided.

The board of directors, styled the Particular Council, consists of the following: *Spiritual Director*, Rev. James A. Healy; *President*, N. J. Bean; *Vice-President*, Michael Carney; *Secretary*, Thomas F. Ring, 213 Broad Street; *Vice-Secretary*, John J. Mundo; *Treasurer*, N. M. Williams, 1181 Washington Street.

## ST. FRANCIS DE SALES' ASSOCIATION,—Boston (Charlestown).

This is entirely a mutual relief association. It was organized in 1863, and incorporated in 1870, its purpose being "to promote unity and true Christian charity." Funds are raised by an admission fee and monthly assessments; from these members receive relief in sickness, and meet funeral expenses. The members are Catholics. Seventy-five persons are aided in a year, to the amount of \$400 to \$600.

Its officers are chosen annually. The present officers are: *President*, John Cass; *Vice-President*, Michael W. Fitzgerald; *Treasurer*, Jeremiah Lyons; *Secretary*, Daniel Toomy; *Assistant Secretary*, John P. Sullivan.

## THE CAMBRIDGE HOSPITAL,—Cambridge.

This hospital owes its establishment to Miss Emily E. Parsons, through whose persistent efforts it was made ready for the reception of patients in the spring of 1867. It was incorporated in February, 1871. It was designed in part to supply the lack of any city hospital, and it is hoped that it will in time develop into a general city hospital, and be supported at public expense. At present it is devoted to the use of women and children. Its benefits are gratuitously rendered to such as are destitute. It has been supported altogether by private bounty, except that in two successive years grants of \$750 have been made to it from the city treasury. During 1870 and 1871, 98 women and 24 children were admitted, and many out-patients received care. The yearly expense has been \$2,500. The unsuitableness of the buildings rented for the hospital and the want of funds caused a temporary suspension of operations in the spring of 1872. Since then a legacy of \$10,000 for building purposes has warranted steps in that direction. The general fund has increased by a \$2,000 legacy, and collections to the amount of \$1,000. Voluntary medical services have been rendered by the physicians of Cambridge and vicinity.

The officers of the hospital are: *President*, Isaac Livermore; *Vice-*

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*President*, W. W. Wellington; *Secretary*, Robert O. Fuller; *Treasurer*, W. A. Bullard.

## THE CAMBRIDGE HUMANE SOCIETY.

This society was formed in 1814, Rev. Dr. Holmes, Rev. Dr. Ware, Prof. Willard and Prof. Hedge being among its earliest officers. It does not appear to be incorporated. Its aim is the relief of the poor, particularly during the winter. Formerly it employed a paid agent to distribute its relief, but of late years its funds have been placed in the hands of the President of the Cambridge Female Humane Society for distribution. It raises by annual subscription \$300; its benefactions are confined to Old Cambridge (Ward 1).

The officers are: *President*, Wm. M. Vaughan; *Treasurer*, A. H. Ramsey; *Secretary*, Samuel Longfellow; and a board of six trustees.

## THE CAMBRIDGE FEMALE HUMANE SOCIETY

Was organized September 12, 1814, for the purpose of aiding the sick and needy. Relief is given mostly in the form of supplies, fuel, groceries, etc. The income is derived from subscriptions and donations of money or clothing. The annual expenditure is about \$350, and from forty to fifty families receive its benefits. During the winter months the society occupies the rooms of the Social Union, in Harvard Square, opening them twice a week for the reception of applications. Of late years the society has organized an industrial branch, through which sewing is furnished to the worthy poor, as a means of providing them with garments.

The officers are chosen annually. They are: *President*, Mrs. H. W. Paine, and *Vice-President*, Mrs. J. P. Cook. The *Treasurer* is Mrs. S. Jones; *Secretary*, Mrs. J. Bartlett; and there is a visiting committee of twelve ladies.

## THE YOUNG MEN'S CHARITABLE UNION,—Cambridge.

This organization for general charitable purposes seems not to be in active operation at present, and little can be learned concerning it. It was organized in 1858, and does not appear to be incorporated.

## THE EAST CAMBRIDGE FEMALE CHARITABLE SOCIETY

Was organized as the "Lechmere Point Female Charitable Society" in 1824. Mrs. Enos Reed alone of the original members, still survives. The purpose of the society is to relieve the sufferings of the worthy poor. Memberships and benefactions are shared alike by all Protestant denominations. Full support is never given, only temporary aid. Annual subscriptions, collections, public entertainments and fairs, contributions in money or supplies, furnish the means of relief. Fifty families in a year are assisted, to the amount of \$300 in money alone. The relief is dispensed by a board of twelve trustees, of whom two are appointed each month to investigate cases.

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The officers are chosen annually. The present board are: *President*, Mrs. T. Dustin; *Vice-President*, Mrs. A. P. Hooker; *Treasurer*, Miss M. Parmenter, who has served as such for twenty years; *Secretary*, Mrs. J. R. Knight; *Collector*, Mrs. J. Robinson.

## THE LADIES' UNION RELIEF SOCIETY,—Chelsea.

The object of this society is "to afford relief to persons in indigent circumstances." It was formed in 1843 by ladies of Chelsea, among them Miss Norton, Mrs. Bailey, Mrs. Towne and others, and has not been incorporated. It dispenses groceries, clothing and medicine to the needy, by a committee of two from each of the nine churches represented in its management. Personal visitation by the committee is expected. Those by preference are aided whom the city is not bound to support, or those who shrink from asking public relief in time of distress. In most cases a six months' residence in the city is required. The society labored efficiently in the relief of the soldiers and their families during the war, and until the establishment of a Grand Army post in 1867. The funds are derived from annual subscriptions, donations, church collections, fairs and entertainments. Clothing as well as money is received, and is distributed on Thursday afternoons, except during July and August. Seventy families receive aid in money, at an expense of \$500 a year.

The officers are chosen annually. Some have served for many years. The present officers are: *President*, Mrs. John H. Osgood; *Vice-President*, Mrs. Jeremiah Campbell; *Treasurer*, Mrs. Cheever Newhall; *Secretary*, Mrs. M. E. Pearson; *Auditor*, Miss Eliza Stone. The society has a room at No. 2 "Granite Block," Broadway, near Fourth Street.

## THE WINNISMMET BENEVOLENT SOCIETY,—Chelsea,—

Was organized by Andrew L. Haskell, Josiah Bacon, James P. Farley Samuel Lane and others, and incorporated in 1843. Its object is the relief of the poor, sick and suffering of Chelsea. All applicants who need and merit aid receive it. Relief is given mainly in the form of orders for coal, provisions, clothing, etc. The society is not denominational; the board of directors has two members from each religious society of Chelsea. The officers are chosen annually, and serve without pay. During the winter they meet twice a month. The directors attend personally to applications. The amount dispensed varies from \$700 to \$800 a year, the funds being raised by contributions from churches, and by individual donations. The beneficiaries number 300 or 400 a year.

The present officers are: *President*, John T. Hadaway; *Vice-President*, J. P. Farley; *Treasurer*, Rufus Trussell; *Secretary*, Edward Chase. Their meetings are held in the vestry of the First Baptist Church.

## THE OLD LADIES' HOME ASSOCIATION,—Haverhill,—

Was organized in February, 1856, and incorporated in the April following as the "Ladies' Charitable Association." Its present name was adopted

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in 1856. Mrs. S. P. Bradley, Mrs. J. V. Smiley, Mrs. Daniel Palmer and others were the founders. Its design is "to provide a home for worthy indigent aged females." The "Home" is not yet in operation, but awaits the accumulation of funds. The sources of income have been annual May-day festivals, small annual assessments from its members, and a few legacies.

The officers of the association are: Mrs. S. P. Bradley, *President*; Mrs. S. Fellows and Mrs. P. B. Howe, *Vice-Presidents*; and Miss A. M. Wheeler, *Secretary and Treasurer*. The Secretary, 64 Pecker Street, attends to most of the business.

## THE LOWELL DISPENSARY,—Lowell.

James G. Carney, John Clark and James Cook were among the founders of this charity, which was incorporated April 14, 1836. "The object is to furnish medicine and other needful articles, and medical advice and relief to the sick poor of the city." The city is divided into two districts, each in the charge of a physician, Dr. Franklin Nickerson having charge of one district, and Dr. John H. Gilman of the other. Drs. John O. Green and Charles A. Savory are the consulting physicians. The funds are obtained by fees for membership, the small sum annually expended, \$70, providing medical supplies, the medical services being gratuitous.

Rev. Theodore Edson is *President* of the corporation, and Laurin Martin *Secretary*, and there is a board of six managers.

## ST. JOHN'S HOSPITAL,—Lowell,—

Was founded by the Sisters of Charity under an Act of incorporation granted March 14, 1867. It is a large edifice, mainly of brick, and can accommodate over sixty patients. It is situated on High St. Square, and is in every respect well suited to its purposes. The object of the Hospital is to furnish a convenient place for the care of the sick, and particularly for such as work in the mills and are poor. No conditions whatever are imposed on those who seek its benefits. If patients are able to pay, they are expected to. There is no denominational restriction in the admission of patients. Of the 1,403 patients received since May, 1857, 379 have been charity patients, from whom no fee, however small, has been received. A monthly average of at least twelve charity patients have received the benefits of the institution. The hospital is usually full during the summer months. The sources from which funds have been provided have been the offerings of charitable people, quite generally themselves of small means, and the fees received from those inmates who are able to pay. The income from paying patients has contributed largely towards the current expenses. The debt incurred in its establishment has been gradually reduced by annual fairs held in the public halls, so that the encumbrance on the property is now but \$14,000, and it is expected that this will be entirely paid within two years. Eight



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medical gentlemen of the city serve each in rotation for three months of the year, and an assistant physician is in attendance daily, as often as his services are required. All serve gratuitously. The business interests of the institution are attended to by the Sisters themselves.

**THE OLD LADIES' HOME,—Lowell.**

This institution was originated in July, 1867, under the general laws. Its name describes its purpose. An applicant for admission to the Home must be a Protestant, at least sixty years old, poor and without relatives bound to support her, a resident of the city for five out of the seven years preceding the application, and of good moral character. An entrance-fee of \$100 is required, and the conveyance to the Home of any property she may then have or hereafter receive. The number of inmates is nineteen. The capacity of the Home being small, efforts are now making to enlarge it. The funds are obtained by subscriptions and donations, and the proceeds of an annual fair. The receipts for 1872 were \$11,416.48, and the expenses \$8,198.99.

The society is managed by a *President*, Mrs. George Hedrick; two *Vice-Presidents*, Mrs. Samuel Abbott and Mrs. H. W. Hilton; a *Secretary*, Mrs. John Nesmith; *Treasurer*, Luther J. Eames; and *Auditor*, George Hedrick. The Matron of the Home is Miss E. W. Clement. There are also ten trustees, and a board of fifty Patrons selected from the various Protestant societies of Lowell. Officers are chosen, annually, in October. Donations of money and supplies are received at the Home on Moody and Tremont Streets.

**ST. JOSEPH'S CHARITABLE SOCIETY,—Lowell.**

This Society "L'Union St. Joseph," was organized in August, and incorporated in September, 1871, under the general laws. Its object is to unite the French Canadians of Lowell, and to aid them in distress. Its benefits seem to be confined to members, relief being given to them in sickness at the rate of \$5 per week for ten weeks in any year. This has entailed an expense of only \$200 a year. The funds are raised by monthly assessments. The Society consists of 100 members, and chooses its officers annually. It has no office. Its *President*, S. P. Marin, was among its founders.

**THE LYNN FEMALE FRAGMENT SOCIETY.**

This is the oldest benevolent organization of Lynn. It was founded in 1820, by ladies of the city. It was established for general charitable purposes, as dispensing provisions, clothing and materials therefor to the needy of the city. Money is not given. Sixty or seventy families annually receive aid from it, and nearly \$400 is thus expended. The income is derived from individual donations and annual assessments. Lectures also have been resorted to, to raise funds.

It numbers 140 members, and chooses its officers annually. The present

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officers are: *President*, Mrs. Eliza B. Boyce; *Vice-President*, Mrs. Mary A. Keene; *Treasurer*, Mrs. Mary B. Breed; *Secretary*, Miss Caroline M. Burrill. There is a board of twenty-five managers, and a visiting committee of four. Mrs. Boyce has served as President for twenty-six years.

## THE WIDOW AND ORPHAN SOCIETY,—LYNN.

As its name indicates, this Society was organized to relieve widows and orphans. It dates from 1846, and was formed by ladies of Lynn, among them, Mrs. Eliza Lincoln, Mrs. Vesta Rice, Mrs. Mary Butman and Mrs. Mary Dickason. The latter is the only one who continues to be an active member, and for twenty-five years she was its treasurer. All denominations share in the work. All destitute worthy people of these classes receive such relief as the Society can give. The amount annually disbursed varies from \$200 to \$300.

The officers are: *President*, Mrs. Susan Lock; *Vice-President*, Mrs. Sylvanus Richmond; *Secretary*, Mrs. H. N. Lamphier; *Treasurer*, Mrs. Joseph H. Lindsey.

## THE HIBERNIAN BENEVOLENT ASSOCIATION,—LYNN.

This is not an incorporated society. It was formed in April, 1869, by the prominent Irish-American people of Lynn, for the purpose of relieving its members and others in sickness or destitution. Members must be of good moral character, healthy, resident in Lynn or its vicinity, and from sixteen to forty-five years old. In case of disability, they are entitled to \$5 a week for three months of any year. Religious faith is not considered in determining membership or relief, but its members are mostly Catholics. The society has 265 members. The expenses are \$780 a year, one-eighth for persons not members. The income is derived from admission fees, monthly dues and occasional assessments. The officers are chosen semi-annually.

The present officers are: *President*, Matthew M. Harney; *Vice-President*, Michael Herlihy; *Secretary*, Michael A. Donovan; *Bookkeeper*, Martin Walsh. There is a board of five directors, and a visiting committee of seven. The office of the Association is at the corner of Market and Tremont Streets, Lynn. A library and reading-room is contemplated.

## THE MARBLEHEAD FEMALE HUMANE SOCIETY.

This Society was organized in 1816, and incorporated in January, 1845. Its founder was Rev. John Bartlett, Pastor of the Second Congregational Church; and it has always been conducted entirely by women. It is designed for the relief of the indigent sick and infirm of the town. Its income of about \$300 is obtained by yearly assessments on the members, an annual collection in the church, donations and the interest of a permanent fund of \$800, formed by legacies. The business is conducted by a directress, treasurer and secretary, and a standing committee of twelve, to any of whom applications for relief are made, to be presented at the

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next monthly meeting. Aid is given in weekly sums of 50 cents to \$1. Each beneficiary is personally attended to by some member of the committee. The number receiving aid varies greatly; at present there are eleven.

The *Directress* is Mrs. Ellen Blaney; the *Secretary*, Mrs. Eliza C. Gregory. Either receives communications respecting the Society.

## THE HIBERNIAN FRIENDLY SOCIETY,—Marblehead,—

Was organized December 5, 1858, and incorporated March 17, 1871. It was founded by John Conniffe and others. Its purpose, besides that of mutual relief, was to render aid to persons in need who have no local claim for support in the town. The charitable work is administered by a committee of visitation, consisting of five members, whose duty it is to investigate all calls for aid. The income is derived solely from initiation fees of \$2, and monthly assessments of 25 cents. The annual disbursements in charity amount to \$300. The Society has built a hall for its own use at a cost of \$5,000, on the corner of Barnard and Prospect Streets.

The officers are chosen semi-annually. They are now: *President*, D. H. Quin; *Vice-President*, William Casey; *Treasurer*, James Looney; *Recording Secretary*, John Cuddihy; *Financial Secretary*, P. Harrington.

## THE FEMALE BENEVOLENT SOCIETY,—Peabody.

This association was organized in 1814, but was not incorporated until 1856. Its chief purpose was "to provide suitable articles of clothing for those who are unable to provide for themselves." At its commencement, the war with Great Britain had raised the price of clothing materials, so as seriously to distress the poor; and to meet this emergency the society was formed, and until 1831 the distribution of clothing was its entire work. Since then money and supplies of food and fuel have also been dispensed, and for the past five years the expenses have largely increased. The means are provided by yearly assessments upon its 230 members, the income of a fund of \$500 bequeathed to the society by Miss Sprague, and donations, with the proceeds of occasional entertainments. Between \$500 and \$600 yearly are expended in charity. This is dispensed by a committee of ladies for each district of the town, who are expected to seek out and relieve the needy. Special donations of five dollars or ten dollars are made in November as "Thanksgiving money" to many destitute women.

The officers of the society are: *President*, Mrs. Elijah W. Upton; *Vice-Presidents*, Mrs. Eben Sutton and Mrs. Edward W. Jacobs; *Treasurer*, Mrs. George A. Osborne; *Secretary*, Miss Elizabeth O. Proctor.

## THE CHARITABLE TENEMENT ASSOCIATION,—Peabody.

Following the suggestion of a member of the Peabody Female Charitable Association, in February, 1857, Eliza Sutton and Maria Upton gave

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\$2,000, as the foundation of a fund held in trust by three gentlemen designated, to be used in providing an old ladies' home. The trust was accepted, but as it was found impracticable to carry out the wishes of the donors, it was thought best to devote the funds to the building of houses to be let at a moderate rental to poor widows. An incorporating Act was obtained in 1869; and in 1872 a house was built on the corner of Washington and Oak Streets, in Peabody. The present value of this estate is \$4,000. The letting of the house is entrusted to the Female Charitable Association, who pay the low rent if the tenant cannot. The design is to multiply tenements as funds increase, but the demand is not so great as was anticipated. The trustees are Henry Poor, Edward W. Jacobs and Elijah W. Upton.

## THE SALEM DISPENSARY

Was organized in 1820, and incorporated in February, 1831. It relieves the poor by furnishing medicine and medical advice gratuitously. In 1859 it was reconstructed and a central office established, where a clerk is in attendance every day, except Sundays, from three to five P. M., to receive applications. Any person approved by the executive committee, who shall pay five dollars a year, or fifty cents a month, becomes entitled to its benefits for himself and family. Those who cannot pay are served gratuitously, and the expenses are met by an annual subscription. About six hundred persons a year are relieved by the Dispensary, at an expense of about \$750.

The officers of the association are chosen annually; the present officers are: *President*, Richard C. Manning; *Secretary* and *Treasurer*, John C. Towne; *Clerk*, C. A. Carlton, with eleven managers.

## THE CITY ORPHAN ASYLUM,—Salem.

This is in charge of the Sisters of Charity, and was organized in 1866, and incorporated in 1871; its chief founder being the late Thomas Lobb of Salem. Its chief object is the care and education of orphans, but it also provides a home for aged and destitute men and women, without regard to their religious belief, and furnishes a refuge to servant girls, sick or out of employment. Boys admitted to the Home are placed out at twelve. Girls are kept as long as they require care, and receive instruction in all kinds of domestic work. Those who can pay, do so, and all others are cared for without charge. The institution has no invested funds, and its sole reliance is the gifts of the charitable and the earnings of the Sisters chiefly by needle-work. The number of children is generally about 60; in all, there have been 221. The yearly expenses are from \$8,000 to \$10,000. The present Home being insufficient for the purpose, a new Home is building and nearly finished, though not paid for. The Asylum is conducted by five Sisters, Sister Mary being *Superioress* and *President* of the Corporation.

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**THE ASSOCIATION FOR THE RELIEF OF AGED AND DESTITUTE WOMEN,—Salem.**

Incorporated in 1860, it began operations in the autumn of 1861. Its purpose is to provide a home for destitute women. The late Rev. Michael Carlton had a leading part in its organization, and the late Robert Brookhouse gave a commodious building, which constitutes the "Home." It is located on Derby Street, between Orange and Curtis Streets. The invested funds of the society, accruing from subscriptions, donations and legacies, amounted to \$15,000 at the opening of the Home, and now are between \$35,000 and \$40,000. The interest thereon, aided by subscriptions, pays the annual expenses, \$3,500. The Home has twenty-two inmates. They are required to be native Americans, residents of Salem for ten years previous to admission, and sixty years of age. Each inmate pays fifty dollars on admission, the sum being generally contributed by friends. The Home is supervised by a committee of seven, and is in the immediate charge of a Matron and her assistants, who have been employed ever since its opening.

The society has for *President*, B. H. Silsbee; there are three vice-presidents, a secretary and a treasurer, also a board of managers composed equally of gentlemen and ladies, most of whom have served from the outset.

**THE SEAMEN'S ORPHAN AND CHILDREN'S FRIEND SOCIETY,—Salem.**

This association was formed in February, 1839, and incorporated in 1841, as the "Children's Friend Society." Mrs. John Wayland was its first President. In 1844, Robert Brookhouse gave the society a house on Carpenter Street—now the "Home"—upon condition that the name should be changed to that which it now bears. There is a fund of \$18,000, the result of legacies, the income of which, with annual assessments of one dollar, from each member, meets the expenses of the society. These amount to \$2,500 a year. "The object is to give a home to homeless and orphan children, to educate and care for them, and to seek to find permanent homes and adopted parents as far as possible." None who need and seek their care are rejected. People of all denominations aid in the work. The number of children at the Home varies from 15 to 25. Since the beginning the society have received nearly 400 children, and but two have died in their care.

The Home, No. 7 Carpenter Street, is conducted by a Matron and two assistants, supervised by a board consisting of the officers of the society and fifteen managers, all ladies, and an advisory board of five gentlemen. The officers are: *President*, Mrs. Thorndike Proctor; *Vice-President*, Mrs. N. W. Osgood; *Treasurer*, Mrs. C. M. Richardson; *Secretary*, Miss Ellen A. Brown.

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## THE SALEM FEMALE CHARITABLE SOCIETY,—Salem.

Organized in July, 1801, it was incorporated in June, 1804, Lucretia Osgood and others being the petitioners for its incorporation, "for the purpose of relieving, instructing and educating, in a manner suitable to their condition in life, poor and destitute female children, and of assisting aged and infirm widows." An asylum for girls was set up and carried on successfully until 1840, when the cases of the above description were so diminished that the society desired to extend their benefactions to others, and were authorized by legislative Act "to administer relief to all such destitute females as they may deem proper objects of charity." The sale of the asylum on its discontinuance, and the receipt of sundry legacies, created a fund of about \$11,000, the income of which, with about \$100 received from annual subscriptions, is devoted to charities. Between \$700 and \$800 is thus distributed annually to 190 persons. The charities are dispensed by a committee of six of the managers, who ascertain by personal investigation the needs of each case.

The officers of the society are chosen annually. For 1873 they are: *First Directress*, Mrs. George B. Loring; *Second Directress*, Mrs. Emery Johnson; *Treasurer*, Miss E. Ellen Cutts; *Secretary*, Miss Harriet O. Mack; with a board of eight managers, all ladies.

## THE PLUMMER FARM SCHOOL,—Salem.

This institution, growing out of the large bequest of Miss Caroline Plummer, is intended for the instruction, employment and reformation of juvenile male offenders in the city of Salem, and was incorporated May 31, 1855, but the school did not go into operation until September, 1870. The buildings are new, built to accommodate thirty boys on the family system, and are situated on Winter Island, Salem Harbor. Connected with the school is a farm of thirty acres, where the boys are employed most of the time during summer. The permanent fund amounts now to \$50,000. The annual expenses are from five to six thousand dollars, which is met by the income of the fund and receipts from the farm and shop.

The school has a board of ten trustees, appointed by the mayor of Salem; of which board William I. Bowditch of Boston is chairman. Five persons are employed in the care and management of the boys, including the *Superintendent*, Charles A. Johnson, and his wife.

## THE SAMARITAN SOCIETY,—Salem.

This Society was organized in December, 1832, by the ladies of the Universalist parish, aided by their pastor, Rev. Samuel Willis, whose wife was its first president. It was incorporated in February, 1873. "Its object is to aid the worthy poor, without regard to name or sect." Its funds come from annual assessments on the members, an annual collection, and donations from individuals. It expends \$1,000 a year for

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about 200 families. The work is done by the members in person, serving gratuitously.

Mrs. Lydia Short is the *President* for 1873. There are two vice-presidents, a secretary, a treasurer and a board of six managers.

## THE WIDOW AND ORPHAN ASSOCIATION,—Salem.

This organization was formed by the ladies of Salem in 1833, and was incorporated in 1844. Its object is to relieve the necessities of the destitute widows and orphans of seamen. Its income accrues from subscriptions of yearly and life members, donations, legacies, and collections taken at a yearly public meeting held in its behalf. The receipts from life subscriptions, donations and legacies, if not otherwise directed, are added to the permanent fund, which has thus become considerable, and yields an important part of the annual income. The sum annually distributed is \$1,400, to about 127 persons. The society does not merely give money or necessities, but encourages habits of industry by furnishing employment. The managers meet monthly during ten months of the year for social and business purposes. All Protestant denominations aid in the work. The officers, who are chosen at the annual meeting in January, have generally served each for many continuous years.

The present officers are: *President*, Mrs. Stephen B. Ives; *Vice-President*, Mrs. Thomas B. Russell; *Treasurer*, Mrs. George D. Phippen; *Secretary*, Miss Mary E. W. Jocelyn; and a board of twelve ladies as managers.

## THE DORCAS SOCIETY,—Salem,—

Was instituted in October, 1811, by Abigail P. Lawrence, Judith Ring and other ladies, and does not appear to have been incorporated. Its aim was to distribute garments to the worthy poor, and in general to relieve the needy, so far as the means of the Society would allow. It has a few active members, and a small fund, the interest of which, augmented by annual assessments, is applied to charities. Forty persons are assisted in each year. Miss Caroline Faben is the *Treasurer* of the Society.

## THE SALEM FRATERNITY

Was formed in 1869. Its object is, "to provide the young people of Salem and strangers in the city a pleasant place of resort every evening of the week (Sunday excepted), particularly those who would otherwise be forced to spend their evenings in the streets or in places of ill-repute"; also to help needy young persons to good places of employment. The Fraternity is not sectarian. It has rooms furnished with periodicals, books and games, at 175 Essex Street. The funds come from annual assessments and subscriptions, and contributions.

The officers are a *President*, Dr. Henry Wheatland; four *Vice-Presidents*; a *Secretary*, D. Warren Moulton; and an *Assistant-Secretary*; a *Treasurer*, John R. Lakeman; with four ladies as directors.



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## THE SALEM CHARITABLE BUILDING ASSOCIATION,

Incorporated in 1848, was founded by John Ball, J. D. Shepard, W. D. Chase and others, for the purpose of providing dwelling-houses with low rents to indigent and worthy persons who were desirous of obtaining such tenements. The buildings were erected by stock subscription to the amount of \$6,200, and are located on Essex Street, near the corner of English Street. The rents received have been expended in repairs, and whenever there is any balance, it is to be paid over to the stockholders.

The officers of the Association are chosen annually. The present officers are: *President*, George H. Allen; *Treasurer and Agent*, C. H. Allen; these, with B. H. Silsbee, J. H. Silsbee and G. D. Silsbee are the directors.

## THE FISHER CHARITABLE SOCIETY,—Beverly.

This society was incorporated in March, 1809, as the "Beverly Charitable Society," but adopted the present name in 1836, in honor of Joshua Fisher, its leading founder and benefactor. Associated with him were Moses Brown, Isaac Thorndike, Robert Rantoul and others of Beverly, and Ebenezer Francis and Joseph Lee of Boston. Its design was to aid residents of Beverly in need of assistance, particularly poor widows and helpless orphans, excluding the idle, improvident and intemperate, and such as are entitled to relief from the overseers of the poor. The invested funds of the society now exceed \$14,000. This is the accumulation of donations, legacies and interest. Joshua Fisher gave, at different times, \$1,200, of which sum \$100 was given in 1810, to remain at interest for one hundred years, the subsequent income to be expended in charity. Charles Davis of Beverly in 1870 bequeathed \$2,000 to the permanent fund; George Lee of Arlington, \$1,000 in 1848, and many others gave smaller sums at different dates. Mr. Fisher's century donation now amounts to \$3,400. The annual disbursements are from \$600 to \$700, to about eighty beneficiaries—money in small sums being given. The trustees in person dispense the relief. All worthy applicants are helped.

The officers are chosen yearly. Those for 1873 are: *President*, Austin D. Kilham; *Treasurer*, Robert G. Bennett; *Trustees*, Wyatt C. Boyden, Augustus Torrey and William Endicott; the latter is also *Secretary*. Messrs. Boyden and Torrey have served more than forty years as trustees.

## THE GENERAL CHARITABLE SOCIETY,—Newburyport.

Founded in February, 1850, by a number of benevolent ladies, and incorporated in June, 1858, it has for its purpose "to remove and prevent beggary, by investigating the condition of applicants and other needy poor, by helping them to self-support and by securing from some source means for their relief and comfort." It now numbers a membership of 375, whose annual assessments, with donations, form the relief fund. It relieves the poor, unless vicious or intemperate, without regard to

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creed or nationality. During the first twelve years the society furnished relief annually to 105 persons. For the last year (1872) its beneficiaries were 39 families and 17 individuals without families. The amount distributed in 1872 was \$500. For convenience, the city is divided into districts. Meetings are held twice a month during the cold season, and monthly the rest of the year.

The officers are: *President*, Mrs. Wm. B. Banister; *Vice-Presidents*, Mrs. I. H. Boardman and Mrs. S. M. Gale; *Treasurer*, Mrs. A. S. Jones; *Secretary*, Miss E. H. Kimball; and a visiting committee of forty ladies.

THE HOWARD BENEVOLENT SOCIETY,—Newburyport,—

Was incorporated in February, 1819, having been founded by Thomas M. Clark, John Pearson, Henry Merritt and others, "to aid the sick and aged poor, without regard to color, nationality or religious belief." Its funds are derived from life and annual memberships, yearly church collections, and donations. About \$1,000 a year is disbursed to 75 persons. The relief is dispensed by a visiting committee of twelve gentlemen, two for each ward of the city, who are expected to attend in person to each application.

The present officers are: *President*, David Wood; *Treasurer*, Wm. Thurston; *Secretary*, George W. Hale; and a committee of eight gentlemen.

THE TEMPORARY ASYLUM FOR DISCHARGED FEMALE PRISONERS,—Dedham.

This institution was organized in 1864, and incorporated April 30 of that year. George B. Emerson, Daniel Denny and Stephen G. Deblois are the persons named in the Act of incorporation. Many of the ladies interested in its formation are still connected with its management. It has for its design, "to provide shelter, instruction and employment for discharged female prisoners, who are either homeless, or whose homes are only scenes of temptation." The Asylum is located in Dedham, on a farm containing twenty-five acres of land, which, with buildings thereon was bought for \$3,800 in 1864. Since then various improvements have been made in the buildings to adapt them to their present use, and the real estate is now valued at not less than \$10,000. The institution has invested funds (the accumulation of donations) amounting to \$15,000, the interest upon which, with the proceeds of the labor of inmates at needle and laundry work, the profits of the farm, the donations and annual subscriptions by members of the corporation, meet the current expenses. These are annually from \$4,000 to \$5,000. From 1865 to 1871 the Asylum received direct grants—usually \$2,500 a year—from the state treasury, and since that year the annual state appropriation for discharged female prisoners has been disbursed by the managers of this institution. The Asylum was opened November 14, 1864. It will accommodate about thirty inmates, and its usual number is but little less. When deemed fitted to leave the Asylum, places are found for them and

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their good resolutions are continually strengthened by correspondence with the managers of the institution. The Asylum is in the immediate charge of a matron, Miss L. M. Tolman, with a sewing and a laundry matron and a housekeeper. A farmer has charge of the out-door work. These all receive moderate salaries.

The officers of the corporation are: *President*, Mrs. Horatio Chickering, Dedham; *Vice-President*, Mrs. Henry V. Poor, Brookline; *Secretary*, Miss H. B. Chickering, Dedham; *Treasurer*, H. H. Peters, 12 Central Wharf, Boston; *Assistant-Treasurer*, Mrs. Martin L. Bradford, Dorchester; a board of twenty-four ladies as managers, and an advisory board of seven gentlemen.

## THE TAUNTON FEMALE CHARITABLE ASSOCIATION.

Organized in 1814 and incorporated in 1829, it had for its purpose the "furnishing charitable relief to such indigent persons as are not public paupers nor supported by the overseers of the poor"; also that of establishing an infant school for poor children of the city. By a legislative Act in 1870 it was further authorized "to establish and maintain in the city of Taunton a Home for the relief of Aged and Indigent Women." This Home was opened January 13, 1871, with six inmates. It is in the charge of a matron at a low salary, supervised by a committee of the Association. Applicants for admission are required to be native Americans, residents of Taunton for ten years preceding the application, and sixty years old. They pay an entrance fee of \$100, and secure their property to the Association. Abigail West, Mary B. Bush and others were the original incorporators. Mrs. Marcus Morton, an original member, was the president for twenty-three years. Edward Padelford of Savannah, Ga., gave \$2,000 to the Home. The Association has funds which amount to \$5,000, and real estate valued at \$4,000. The yearly expenses of \$2,000 and more are met by interest, and contributions from individuals and churches, admission fees, assessments, etc.

The officers are chosen annually. Those for 1872 were: *First Directress*, Mrs. Erastus Maltby; *Second Directress*, Mrs. Samuel Southgate; *Treasurer*, Miss Mary L. Hartshorn; *Secretary*, Mrs. E. U. Jones. There is also a board of 21 ladies as managers, and six gentlemen as advisors, meeting monthly.

## THE CHILDREN'S HOME,—Fall River.

This organization was incorporated in April, 1873. It was formed by the union of the Fall River Orphan Asylum, which was designed as a home for orphans, and the Children's Friend Society, which was designed as a temporary home for the children of destitute widows or of dissolute parents. In practice, the cases provided for by each society were found to be so nearly alike that a wise economy of resources demanded their union in one organization, which was accordingly effected, the present society embracing the objects of the two former societies. These societies had been in operation since 1869, and had together received and

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cared for 132 children, at a yearly cost of \$2,700. Children who have no one to provide for them are admitted gratuitously; if they have relatives or friends who can pay, a moderate charge is made for board. Children are kept not less than a year, except in special cases, and those entirely under control of the society are finally placed out in families. The Home has no permanent fund, relying entirely upon contributions. A soliciting committee makes a systematic canvass of the city. The ladies hold a fair once a year, which yields from \$800 to \$1,200 towards support of the Home. A temporary building for the Home is now being built. At present the society use the house belonging to the Children's Friend Society. The former matron of that society, Mrs. Dean, serves the new society in the same capacity.

The officers of the corporation are: *President*, Charles J. Borden; *Vice-Presidents*, Thomas F. Eddy and Dr. J. L. Clarke; *Secretary*, Milton Reed; *Treasurer*, S. R. Buffinton; and a board of 30 managers, ladies and gentlemen.

**THE ASSOCIATION FOR RELIEF OF AGED WOMEN,—New Bedford,—**  
Was established by a number of the ladies of New Bedford in 1866, and organized under the general laws. Its object is, "to furnish assistance and relief to respectable aged American women of New Bedford." The Association has invested funds amounting to \$14,600, obtained by contributions and legacies. It numbers among its prominent benefactors, James Arnold, Thomas Mandell, Matthew, Edward W. and Susan Howland, Edward C. Jones and Thomas Nye, Jr. It is controlled by no religious sect. Two or three thousand dollars annually are distributed to about sixty persons; interest, donations and yearly subscriptions providing the means. The officers are chosen annually and hold monthly business meetings.

The present officers are: *President*, Mrs. Matthew Howland; *Vice-President*, Mrs. L. Snow; *Secretary*, Mrs. Oliver Prescott; *Treasurer*, Mrs. E. W. Howland; and twenty-eight ladies for managers.

**THE NEW BEDFORD ORPHANS' HOME.**

This institution originated in the bequest of Miss Eliza Grinnell, who died in 1842, leaving \$1,000 towards prosecuting the work in which, with a few others, she had been engaged for some years, that of "relieving, educating and improving the condition of destitute children." A society was formed and incorporated in 1843, the funds then amounting to \$2,866, and a Home was opened in a hired house. The society disclaims sectarianism. Orphans of both sexes, and children without relations able to support them are admitted to the Home. Boys may be from 18 months to 7 years old, and girls from 18 months to 9 years. The former limits of age were narrower. Boys are placed out at trades when 10 or 11 years old, to serve until 17; and girls at 12, to serve until 18; both during the time under supervision of the society. The usual number at the Home is 20. Since the opening there have been 175, of which only six have died;

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most of them are known to have done well. The resources, until three years ago, were assessments and donations chiefly. Now there is a permanent fund of \$60,000, largely the bequest of the late Sylvia Ann Howland. The usual yearly expenses are nearly \$3,000. The Home occupies a building owned by the society, on Clark's Point Road, at the corner of Cove Street. The immediate charge of it rests with a matron, assisted by a teacher, seamstress, cook and chambermaid.

The general control is vested in a board of managers, annually chosen, consisting of a first and second directress, a secretary, a treasurer, and thirteen other managers. Communications should be addressed to the First Directress, or to the *Secretary* (Sarah T. Crapo), at the Home, New Bedford.

## THE WOMEN'S REFORM AND RELIEF ASSOCIATION.—New Bedford.

First organized in 1845, means were not secured for carrying out its purpose until January, 1859, when the society re-organized, and became incorporated in the April following. The design was to "provide a home for all the suffering and unfortunate class of women who are driven to the street," also for females coming to the city as strangers and in need of a refuge while seeking employment, and for inebriate women such as are found in the prisons. A Home was provided in 1859, sufficient only for twelve inmates. The matron in charge of it gives instruction, religious and secular, and teaches needle-work and housework. When fitted for situations the inmates are placed out at service, but the society still exercises supervision over them. A committee of two ladies is chosen to visit the Home at least twice a week. Between twelve and twenty persons are received each year, and in addition some former inmates, impelled by loss of situation or by sickness, are admitted temporarily. The income is derived mostly from individual donations and subscriptions; some legacies have been received. Donations of money, supplies or clothing are acceptable. The yearly expenses are \$900.

The officers are chosen annually. At present they are: *President*, Mrs. Wm. J. Blackler; *Vice-Presidents*, Mrs. Andrew Robeson and Mrs. A. D. Hatch; *Secretary*, Mrs. T. G. Morgan; *Treasurer*, Mrs. H. Van Campen; and twenty-four managers, all ladies.

## THE UNION FOR GOOD WORKS.—New Bedford.

This association was organized in 1870, at the instance of Rev. William J. Potter, in imitation of a similar organization in Providence, R. I., and was incorporated in 1872. Like that, its object was "to do good and grow better." Its work is divided into three sections—hospitality, education and benevolence. The first has in charge the rooms occupied by the association, which are open to all (children excepted), from October to June, during evenings for social entertainment, and afternoons for reading only. The section on education has in charge lectures, discussions, classes in various branches of study, books and periodicals. The section on benevolence attends to the relief of cases of destitution, the visitation

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of prisons and reformatories, providing employment for the poor, the distribution of fruit and flowers to the sick, etc. The funds of the Union come from admission fees and annual assessments, contributions, legacies and public entertainments. From all these sources \$7,000 or \$8,000 is annually collected. For the exclusive purposes of charity about \$5,000 a year is received for distribution from the trustees of the Arnold Fund, created by the will of James Arnold, who died in 1868 leaving \$100,000 in charge of three trustees, the income (amounting to \$8,000) to be given to the deserving poor of New Bedford. Other charitable societies of the city receive a smaller portion of this income for distribution. The Union rarely distributes money, but generally food, clothing, fuel or rent. If the latter, payment is made directly to the landlord, and no allowance is made for unpaid rent. Deserving poor only are aided. Usually the allowance amounts to one dollar a week for five weeks successively. The work of relief is systematized by the assignment of a particular district to each committee, of which there are several. Applications are, after personal investigation, weekly acted upon by the entire committee. Imposture is thus prevented. A women's sewing committee furnishes employment to poor and worthy women, expending from \$750 to \$1,000 annually in the work. Garments are cut out by the committee, and given out to be made up at full wages, and are afterwards exposed for sale at the room at rates to bring them within the means of the poor. In 1872, 180 families (including 500 persons), were aided by the relief committee, and 50 families (100 persons) by the sewing committee.

All officers are chosen annually, in October. The present board are: *President*, S. Griffiths Morgan; *Vice-Presidents*, C. B. H. Fessenden, Hiram Van Campen, James M. Lawton, Alanson Borden; *Secretary*, Emily H. Bourne; *Assistant Secretary*, Elizabeth Gordon; *Treasurer*, I. H. Bartlett, Jr.; *Executive Committee*, William J. Potter and Charles Chandler. Location, Purchase Street, corner of Mechanics' Lane.

## THE LADIES' CITY MISSION SOCIETY,—New Bedford.

The Society, incorporated under this name in February, 1868, was organized in 1847 as the New Bedford City Female Tract Society. It was engaged in the support of a city missionary from 1851, and after several changes of the name to correspond with the changes in the character of its work, was incorporated as above stated. Its work embraces the relief of any in need. The annual expenses, amounting to \$2,000, are met by the contributions of three Congregational and one Baptist church, and a society of Friends, aided by a legacy yielding \$100 per annum from the estate of Mrs. Nickerson.

The *President* is Mrs. Matthew Howland; *Vice-President*, Mrs. Catherine Seabury; *Clerk*, Mrs. D. D. Winn; *Treasurer*, Mrs. Joseph Knowles; *Auditor*, Miss Amelia B. Sears; *Missionary*, T. R. Dennison.

## THE DORCAS SOCIETY,—New Bedford,—

Was organized in 1831, by ladies of the Elm Street Methodist Episcopal Church, and has not been incorporated. Its object is to make and furnish

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clothing for the poor. Worthy persons of any religious denomination are aided, if in need. The Society obtains its funds by donations and annual assessments of 50 cents. \$350 is thus raised, and expended in relief to over 100 families.

Its officers are chosen each year, those for 1873 being: *President*, Mrs. A. D. Hatch; *Vice-President*, Mrs. W. Tallman, Jr.; *Secretary and Treasurer*, Mrs. Joseph Brownell; and a board of twelve managers.

## THE MORNING STAR BENEFICIAL SOCIETY,—New Bedford,—

Is an organization for mutual relief, and was incorporated in May, 1864. It annually distributes about \$150 among its sick or disabled members or their families—obtaining its funds from admission fees, assessments and fines. The *President* is Noah Tillson.

## THE LADIES HOWARD SOCIETY,—Nantucket.

This Society was organized in 1836, by the union of the Fragment, Benevolent and Charitable Associations, the first of which originated in 1814,—all of them under the management of ladies. It was incorporated July 17, 1855. It renders assistance chiefly to the sick, sometimes to the aged, to school children, and to sufferers by fire or shipwreck, conditioned only upon real need. Three legacies have created a fund of \$1,500. This, with annual subscriptions and donations, enables the society to dispense to beneficiaries \$300 a year; 35 persons, with or without families, are thus annually relieved.

The *Secretary*, Mrs. Harriet Peirce, is the active agent in dispensing the charity of the society; address Liberty Street.

## THE TRURO BENEVOLENT SOCIETY,—Truro.

This Society was formed for purposes of mutual relief, but in some cases it aids persons not members. It is not incorporated. It dates from the winter of 1837, and began with 76 members, at the head of whom was Capt. Ebenezer Davis. The resources come from annual assessments of \$1, continued for sixteen years in each case. There is a fund of \$985, and about twice as much has been expended since the Society was founded. But seven persons in a year are aided, the amount paid being from \$60 to \$80. The secretary and treasurer receive a small compensation. The officers of the Society are a *President*, Anthony S. Collins, a *Secretary*, Samuel H. Smith, a *Treasurer*, Nathaniel Dyers, and a standing committee of twelve who investigate and decide applications for relief.

## THE MARINE BENEVOLENT SOCIETY,—Wellfleet.

This Society was organized in 1836, and incorporated in 1840. Its primary object was the relief of shipwrecked seamen, but relief is now extended to members and their families in distress. Its funds amount to \$3,000, the interest of which, with annual payments by members, is distributed in relief. The work is done by a standing committee of eight members, who seek out cases needing relief.



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The officers are: *President*, Noah Swett; *Secretary*, Giles Hopkins; *Treasurer*, George Baker.

## THE MEMORIAL HOSPITAL,—Worcester.

This institution has its origin in the will of the late Hon. Ichabod Washburn, of Worcester, bearing date of Dec. 6, 1866, by which he devised a portion of his personal property, the present value of which exceeds \$100,000, to the founding and maintaining a hospital in memory of his children deceased. The design of the hospital is "to afford care, comfort and relief, to the sick and suffering who require superior medical and surgical skill." Mr. Washburn contemplated the ultimate establishment of a dispensary in connection with the hospital, and directed a portion of the income of the fund to be devoted to this end. He appointed twelve trustees, who were incorporated April 20, 1871, and held their first meeting in December following. The insufficiency of the means, and other obstacles, have postponed the execution of the project.

The officers are: *President*, Philip L. Moen; *Vice-President*, Dr. Henry Clarke; *Treasurer*, John D. Washburn; *Secretary*, Stephen Salisbury, Jr.

## HOME FOR AGED FEMALES,—Worcester.

This Home was projected by Hon. Ichabod Washburn, who, in his will, bequeathed to it \$25,000, and upon the death of his widow, his homestead and \$25,000 additional. The value of these bequests is \$78,500. In order to realize the benevolent design more speedily, his widow, early in 1873, bought the right of reversion in the homestead for \$11,000, and the Cleveland estate, on Orange Street, was purchased and fitted up for the Home. The house has 37 rooms, and was ready for use in September, 1873. Each Protestant church of the city furnishes a room. The purpose is the maintenance of aged females whether widowed or unmarried. The number of beneficiaries is not to exceed the convenient capacity of the house. They must be persons of good character and peaceable deportment, and may be of any religious denomination. Those of American birth are preferred, and such as have not received public charity. An entrance fee of \$100 is usually required, and the surrender of the applicant's property, if any. Mr. Washburn selected seven trustees of the property, who annually choose 24 visitors, one-half at least women; the trustees and the pastors of certain churches of Worcester, are *ex officio* visitors. These control admissions.

The corporation have a *President*, Charles Washburn; *Secretary*, Henry T. Cheever; and a *Treasurer*, Augustus N. Currier. The Board of Visitors have a first and second *Directress*, and *Assistant Secretary*. The *Matron*, Mrs. Harriet Hutchinson, has immediate charge of the Home at a salary of \$400. The officers are chosen annually in February.

## THE WORCESTER CHILDREN'S FRIEND SOCIETY,—

Was organized Dec. 21, 1848, and incorporated April 5, 1849. Its purpose is to save orphan or destitute children from falling into vice. Children

## APPENDIX TO SECRETARY'S REPORT.

are received and placed in good families. Some are legally adopted, others are boarded until reclaimed by their parents or guardians. Board is paid for at a low rate, and care, with religious and secular instruction, is given. Funds have been provided by contributions from all the religious societies, of money, food, clothing, etc. With the accumulations of bequests, and the proceeds of the sale of the original Home on Shrewsbury Street, the present Orphan's Home on the corner of Main and Benefit Streets, was purchased and enlarged. It receives 75 or 80 children a year, and finds homes for one-fourth of the number. The annual expenses are \$3,000. The property is valued at \$25,000.

The Society is managed by a board of two ladies from each religious society of the city, aided by an advisory board of twelve gentlemen. The officers are two *Directresses*, Mrs. Mary W. Brown and Mrs. E. Earle; a *Secretary*, Mrs. Nelson Wheeler; a *Recording Secretary*, Mrs. Sumner Pratt, and a *Treasurer*, Mrs. John Wetherell. A matron, Mrs. T. White, and a teacher, Miss Harriet Knight, have immediate charge of the Home, and instruct the younger children; the older ones attend the public schools.

## THE CHARITABLE FUND IN THE TOWN OF LANCASTER,

Was incorporated in 1851, and had its origin in a \$500 legacy of Capt. Samuel Ward, made long before to the church in Lancaster, for the "relief of poor women not actually maintained by the town." This legacy was known as the "Poor Widows' Fund," and was augmented by a legacy of \$100 from Mr. Powers. Subsequently a legacy of \$1,701.51, from Joel Wilder, was received, and, upon incorporation, the balance of the Soldiers' Relief Fund, \$800, was added to the charity. The Charitable Fund thus became \$3,101.50. The income of this, about \$200, is annually paid to twenty women in sums of \$5 and upwards.

The Fund is managed by six trustees, elected annually, of whom, at the present time, the *President* is Rev. George M. Bartol, and the *Clerk* George W. Howe.

## THE HOME FOR FRIENDLESS WOMEN AND CHILDREN,—Springfield.

This institution, incorporated in April, 1865, was founded by ladies of Springfield, among whom were Mrs. Charles Merriam, Mrs. James Barnes, Mrs. George Walker and others, with the coöperation of several gentlemen. The purpose announced was, "to provide a temporary home for friendless and destitute women and children, and to give them employment and instruction, with the ultimate design of providing for them a more permanent situation, or fitting them to maintain themselves." The beneficiaries are women who are out of health, or who have been in prison, or who have led vicious lives, or who are seeking employment; and children, orphan or half-orphan, or having parents who are sickly, dissolute or temporarily destitute. The sick are cared for, others are provided with employment on leaving the Home, and children are placed, if possible, in permanent homes. Half the women are foreigners, most of the children

## PRIVATE CHARITIES.

are the legitimate offspring of native parents. The institution intends to receive none who have claims upon municipal charity, and can be properly provided for in public institutions. Applications are carefully investigated. When the parent or relative is able, something is required for the board of inmates. Every church in the city is entitled to representation in the management. The Catholics alone have not taken part in it. The Home was first opened in a dwelling-house, 62 Union Street, and this is still used as a temporary home for women. In 1871, a large house, to accommodate 75 children and their attendants, was built on land purchased for the purpose, on Buckingham Street. Horace Kibbe and Gordon Bill, of Springfield, were large contributors to this, the former, also, personally superintending the construction. The funds have been derived from voluntary contributions, chiefly made by citizens of Springfield; partly, also, by those of other towns. For five years the State granted \$2,000 annually, and considerable sums have accrued from board and labor of inmates. The ordinary expenses have increased from \$1,600 in the first year, to \$6,300 in 1872, and the beneficiaries from 80 (60 women and 20 children) to 130 (51 women and 89 children). In September, 1872, the real estate was valued at \$30,000, and funds at \$17,300. For the year preceding October 1, 1873, the receipts from donations were \$4,177, from board \$1,049, and from interest \$1,026, in all, \$6,252; the expenses \$5,653. The institution is controlled by 30 managers, annually chosen by the corporation (limited to 60), and have a president, two vice-presidents, a clerk, a treasurer, corresponding secretary and auditor. The details are entrusted to committees. The matron and attendants at the Home receive small salaries.

Mrs. Clara T. Leonard, the *Clerk* of the society, has from the first, been an earnest and efficient supporter of the institution.

## THE SMITH CHARITIES,—Northampton.

Under the will of Oliver Smith, of Hatfield, who died in 1845, property to the amount of \$370,000, was left in the charge of a board of three trustees, to be annually appointed by eight electors, of whom one was to be chosen by, and to represent each of the eight towns within which the income of the property was to be expended for certain charitable purposes. The eight towns were Northampton, Hadley, Hatfield, Amherst, Williamsburg, Deerfield, Greenfield and Whately. The board of trustees was organized on May 1, 1848, and incorporated in April, 1849. Under good management, while the benevolent intents of the testator have been carried out, the property has increased in value, and at present exceeds a million dollars. A specific part of the income of this is annually appropriated to the use of four classes of persons, resident within these eight towns, viz.: indigent boys, indigent girls, indigent young women and indigent widows. Indigent boys of respectability are bound to a trade, at least three years; then, coming of age, receive \$500 as a loan, which becomes an absolute gift on the payment of five years' interest. Indigent girls of respectable families, are bound out to learn housekeeping for at least two years prior

## APPENDIX TO SECRETARY'S REPORT.

to becoming 18, and become entitled upon marriage to receive \$300; or, remaining single, to receive aid in sickness to a like amount. Indigent young women, marrying between the ages of 18 and 45, receive \$50. Indigent widows with one or more small children dependent upon them, receive \$50 a year. The income first became applicable to these purposes, according to the terms of the will, in 1859, since which time there has been paid to boys \$120,000, to girls \$40,734, to young women \$47,000, and to widows \$119,950. Taxation of the fund has amounted to \$149,556.62, and the expenses of management to \$71,272.30.

The office of the trustees is fixed at Northampton by a requirement of the will. The officers for 1873 are: *President*, George W. Hubbard; *Clerk*, Charles G. Delano.

## THE CLARKE INSTITUTION FOR DEAF MUTES,—Northampton.

The Clarke Institution for Deaf Mutes, originated in the offer of Mr. John Clarke of Northampton, in 1866, to give immediately \$50,000 for such an institution, and an intimation that he would bequeath a much larger amount in his will. He did both, and his total contributions for land, buildings and permanent fund, were a little over \$300,000. His are the only pecuniary benefactions. The Institution was incorporated in 1867. The only public provision for deaf mutes in New England previously, was the American Asylum at Hartford, in which the semi-deaf and the semi-mute were dealt with as if totally deaf and totally mute, and in which no pupils were desired under twelve years of age. The Clarke Institution was, therefore, shaped to meet the wants of these two classes chiefly, and articulation and lip-reading were made the basis of instruction. A few congenitally deaf also, are making good progress under this system. The great object of the Institution is to make the English language the vernacular of deaf-mutes, and to fit them to act their part among hearing and speaking people. Hence the sign language is discarded. The price for private boarding pupils is \$350 per year, and for day pupils \$80. State beneficiaries are received for \$250 per year, and ere long, when the debt of the Institution is paid off, will be received probably at a much less price. Applications for the latter class should be made to the Secretary of State. Applications for private pupils should be made to the Principal of the Institution. The establishment is situated in the central part of Northampton, on a beautiful eminence known as Round Hill. The supreme control is vested in twelve corporators residing in different parts of the State, and the practical management is entrusted to a school committee and a finance committee. The teaching is done exclusively by ladies, most of whom have been trained in Mr. Bell's system of "Visible Speech." The number of pupils is from fifty to sixty, of whom a large majority are state beneficiaries, and the annual expenses from \$16,000 to \$20,000, which are defrayed partly from the board of state pupils, partly by receipts from private pupils, and partly from the income of the fund.

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PRIVATE CHARITIES.

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Letters of inquiry should be addressed to Miss Harriet B. Rogers, *Principal*, and remittances should be made to Lafayette Maltby, *Treasurer*.

From the following societies no answer has yet been received. They are inserted here in order more nearly to complete the list, with such information as has been obtained respecting them from indirect sources :—

**ST. JOSEPH'S HOME FOR FEMALES,—Boston.**

This is a Home for domestics sick and out of place. It is managed by the Sisters of the Third Order of St. Francis—Catholic—and is located at Nos. 43 and 45 East Brookline Street.

**ST. ELIZABETH'S HOSPITAL,—Boston.**

This is a hospital for the poor, where female diseases especially are treated. It is managed by Sisters of the Third Order of St. Francis—Catholic. Moderate charges are made for board and care. Out-patients are treated on Saturdays, P.M. The Sisters are trained nurses. The Sister Superior receives applications for admission to the hospital, which is situated at No. 28 Hanson Street.

**THE HOMOEOPATHIC MEDICAL DISPENSARY,—Boston.**

It was incorporated in 1856, and is intended for the gratuitous medical treatment of the poor. It is open daily from 10 to 1 o'clock. Dr. I. T. Talbot is the Secretary. Its location is at 14 Burroughs Place.

**THE HAVERHILL FEMALE BENEVOLENT SOCIETY.**

This Society was organized in 1818, and incorporated in 1854. Its purpose is to seek out and aid the poor of the town, without distinction of age, sex or nationality. Its present condition is not known.

**THE MARBLEHEAD CHARITABLE SOCIETY.**

Incorporated in 1832, for mutual relief, and other acts of charity.

**THE NEWBURYPORT FEMALE CHARITABLE SOCIETY.**

Incorporated in 1805, to educate orphan girls.

**THE LAWRENCE IRISH BENEVOLENT SOCIETY.**

Incorporated in 1870, for charitable and benevolent purposes.

**ST. PETER'S SCHOOL AND ORPHAN ASYLUM,—Lowell.**

This institution is under the charge of the Sisters of Charity. It holds a free evening school each evening except Saturday and Sunday. It is located at 27 Appleton Street. Sister Mary is the *Sister Superior*.

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 APPENDIX TO SECRETARY'S REPORT.
 

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**THE PEOPLE'S CLUB,—Worcester.**

Founded in 1871, and incorporated in 1872. Its purpose is similar to that of the Salem Fraternity, the Union for Good Works of New Bedford, the Young Men's Christian Association and Union of Boston. It has rooms at Brinley Hall, which are open every evening except Sundays, from October to June. The *President* is George E. Francis; *Vice-President*, James S. Rogers; *Secretary*, Rebecca Jones; *Treasurer*, Samuel S. Green; these, with two gentlemen, compose the Executive Committee.

**ASSOCIATION OF THE EVANGELICAL LUTHERAN CHURCH FOR WORKS OF MERCY,—West Roxbury.**

This society was incorporated in 1871, to provide a temporary home for orphan children, and aged, weak and helpless persons. Its condition is not known.

In the preceding collection it was not thought necessary to give any account of the Perkins Institution for the Blind, the Massachusetts School for Idiotic and Feeble-Minded Youth, or the Massachusetts General Hospital, these all being to some extent, connected with the State, and having been frequently mentioned in these Reports. The intention has been to include only institutions of a permanent character, but the Boston Fire Relief Fund, from the extraordinary occasion that created it, and the magnitude of its operations, deserves a notice. The following account is taken from a recent report of its treasurer, as it appeared in the public journals. The Committee was organized in November, 1872, immediately after the great fire.

"After the immediate wants of the firemen and volunteers who were injured had been attended to by the distribution of \$1,850, the committee made permanent provision for them and their families, by placing in the hands of Martin Brimmer, Samuel D. Warren, Avery Plumer, William Endicott, Jr., and George Higginson, as trustees, the sum of \$81,870, and these gentlemen have made liberal allowance to the families of all the members or volunteers of the Fire Department who suffered personal injury while on duty at the fire. The committee for employment of women at Park Street, composed mostly of ladies, expended in aid of working women and girls, by furnishing them with clothing, food, rent, sewing machines and transportation, \$68,595.19. The committee for the employment of men (Washington Street) expended for clothing, food, rent and tools, \$19,051.33. The general committee at Chardon Street furnished to the families burned out, and to other sufferers, coal, wood, stoves, furniture, clothing, and other necessities, expending therefor

## PRIVATE CHARITIES.

\$74,616.35. The special committee of relief has made loans without interest or security, to small traders and mechanics who were burned out, and were desirous to start again, in sums varying from \$200 to \$500, and in addition has loaned, in several cases, upon policies of insurance, to enable the sufferers to immediately avail themselves of their insurance money. Gifts have been made to the aged and infirm who have been reduced to penury by their losses in consequence of the fire. Donations to the Boston Provident Association of \$2,000 in money, besides clothing and other material, to the amount of \$1,600, and of \$1,000 to the Industrial Aid Society, were made, as both of these societies rendered us valuable assistance in our distribution. As it was soon apparent that the amount of subscriptions from our own people would amply suffice for all reasonable wants, the committee returned to the Relief Committee of Detroit, the \$10,000 sent us from the money remaining in their hands after the fire in that city in 1871, as also the sum of \$9,000, sent us by the Relief Committee of Milwaukee, from similar funds. Letters were sent to Chicago, New York, Philadelphia, New Bedford and Worcester, thanking the gentlemen and committees who had promptly visited us, and proffered their sympathy and assistance. While, from the liberality of the home subscriptions, we were not obliged to receive from them pecuniary aid, we expressed our gratitude at the promptness and heartfelt sympathy with which it was tendered and pressed upon us. Applications for aid are received from day to day, in many cases from those who have struggled on until now. When there is sickness or infirmity, the committee, after investigation, repeat their gifts. It is not improbable that a very considerable portion of our present means will be needed the coming winter. The following is a statement of the treasurer's account to this date:—

Amount of subscriptions, . . . . .	\$343,302 24
Paid families of firemen, . . . . .	\$1,850 00
William Endicott, Jr., treasurer of trustees of Firemen's Relief Fund, . . . . .	81,870 90
Treasurer of Relief Fund Boston Fire Department, . . . . .	200 00
Expended by Women's Employment Committee, Park Street, . . . . .	68,595 19
by Men's Employment Committee, Wash'gton St., . . . . .	19,051 33
by General Committee, Chardon Street, . . . . .	74,616 35
by Special Relief Committee, . . . . .	37,245 00
Repaid Committee of Relief, Detroit, Mich., . . . . .	10,100 00
Committee of Relief, Milwaukee, Wis., . . . . .	9,098 00
Expenses, clerk hire, etc., . . . . .	1,576 44
Cash on hand, . . . . .	39,099 03
	<hr/>
	\$343,302 24

OTIS NORCROSS, *Treasurer.*

Boston, November 9, 1873."



## APPENDIX TO SECRETARY'S REPORT.

## PART FIRST.—THE PRISON ABSTRACT.

## A.—COMMITMENTS, CRIMES, DISCHARGES, ETC.

TABLE X.—Classification of Prisoners in the State, committed during the Year ending September 30, 1873.

	JAILS.			HOURS OF CONFINEMENT.			HOURS OF INDUSTRY.		
	Six months end- ing Mar. 31, '73.	Six months end- ing Sept. 30, '73.	Year.	Six months end- ing Mar. 31, '73.	Six months end- ing Sept. 30, '73.	Year.	Six months end- ing Mar. 31, '73.	Six months end- ing Sept. 30, '73.	Year.
Number of Commitments,									
Males, . . . . .	3,291	3,443	6,734	3,543	3,627	7,170	2,932	3,574	6,506
Females, . . . . .	2,905	2,976	5,881	3,112	3,117	6,229	1,906	2,276	4,182
Average Number of Prisoners,	386	467	853	431	510	941	1,026	1,298	2,324
Persons Committed, . . . . .	—	—	435.93	—	—	1,451.19	—	—	660
Males, . . . . .	2,923	2,915	5,838	3,148	2,938	6,086	2,456	2,504	4,960
Females, . . . . .	2,575	2,519	5,094	2,770	2,531	5,301	1,628	1,697	3,325
Adults, . . . . .	348	396	744	378	407	785	828	807	1,635
Males, . . . . .	2,288	2,899	4,677*	2,648	2,519	5,167	2,203	2,266	4,469
Females, . . . . .	1,993	2,048	4,041	2,307	2,148	4,455	1,451	1,582	2,983
Minors, . . . . .	296	341	636	341	371	712	732	784	1,486
Males, . . . . .	635	526	1,161	500	419	919	253	238	491
Females, . . . . .	682	471	1,053	463	363	846	177	165	342
Committed under 15 years of age,	63	55	108	97	86	73	76	73	149
Males, . . . . .	39	34	77	—	2	2	—	1	1
Females, . . . . .	30	33	69	—	2	2	—	1	1
	38	5	8	—	—	—	—	—	8

## PRISONERS COMMITTED, 1873.

White, . . . . .	2,796	2,801	5,597†	3,046	2,847	5,893	11,490	2,429	2,455	4,884
Males, . . . . .	2,461	2,414	4,875	2,682	2,450	5,132	10,007	1,610	1,657	3,277
Females, . . . . .	336	387	722	364	397	761	1,483	819	788	1,607
Colored, . . . . .	127	114	241	102	91	193	434	27	49	76
Males, . . . . .	114	105	219	88	81	169	388	18	30	48
Females, . . . . .	13	9	22	14	10	24	46	9	19	28
Natives of this State, . . . . .	1,069	1,005	2,074†	854	770	1,624	3,698	526	548	1,074
Males, . . . . .	975	903	1,878	785	700	1,485	3,363	393	400	793
Females, . . . . .	94	102	196	69	70	139	335	133	148	281
Natives of other States, . . . . .	529	545	1,074	501	485	986	2,060	296	334	630
Males, . . . . .	457	479	936	451	438	889	1,825	199	251	450
Females, . . . . .	72	66	138	50	47	97	235	97	83	180
Natives of other Countries, . . . . .	1,325	1,365	2,690	1,793	1,683	3,476	6,166	1,684	1,622	3,256\$
Males, . . . . .	1,143	1,137	2,280	1,434	1,393	2,927	5,207	1,036	1,046	2,082
Females, . . . . .	182	228	410	259	290	549	959	598	576	1,174
Parents both American, . . . . .	604	660	1,264	611	545	1,156	2,420	718	596	1,314
Males, . . . . .	522	582	1,104	562	497	1,059	2,163	509	434	943
Females, . . . . .	82	78	160	49	48	97	257	209	162	371
Parents both Temperate, . . . . .	2,848	2,795	5,643	2,850	2,637	5,487	11,130	1,344	991	2,335
Males, . . . . .	2,509	2,406	4,915	2,508	2,248	4,756	9,671	865	652	1,517
Females, . . . . .	339	389	728	342	389	731	1,459	479	339	818
Parents both or either Convicts, . . . . .	18	26	44	53	36	89	133	-	-	-
Males, . . . . .	17	26	43	48	33	81	124	-	-	-
Females, . . . . .	1	-	1	5	3	8	9	-	-	-
Have had no Education, . . . . .	558	571	1,129	964	965	1,929	3,058	716	744	1,460
Males, . . . . .	443	427	870	752	729	1,481	2,361	367	396	763
Females, . . . . .	115	144	259	212	236	448	707	349	348	697

\* Includes 100 males and 1 female, particulars not given.

† Includes 103 males and 1 female, particulars not given.

‡ Includes 103 males and 1 female, particulars not given.

\$ Includes 3 males, birthplace not given.

	JAILS.			HOUSES OF CORRECTION.			HOUSES OF INDUSTRY.		
	Six months end- ing Mar. 31, '73.	Six months end- ing Sept. 30, '73.	Year.	Six months end- ing Mar. 31, '73.	Six months end- ing Sept. 30, '73.	Year.	Six months end- ing Mar. 31, '73.	Six months end- ing Sept. 30, '73.	Year.
Could Read and Write,									
Males, . . . . .	128	232	360	515	481	996	1,356	-	-
Females, . . . . .	113	216	329	478	447	925	1,284	-	-
Have had a Common School Education,									
Males, . . . . .	2,238	2,108	4,341*	1,668	1,490	8,158	7,499	1,740	1,760
Females, . . . . .	2,015	1,872	3,887	1,589	1,353	2,892	6,779	1,261	1,301
Have had a Superior Education,									
Males, . . . . .	4	4	8	1	2	8	11	479	459
Females, . . . . .	4	4	8	1	2	8	11	-	988
Were Married,									
Males, . . . . .	1,210	1,284	2,494	1,517	1,482	2,999	5,498	989	1,022
Females, . . . . .	979	996	1,976	1,284	1,165	2,399	4,374	536	569
Were Intemperate,									
Males, . . . . .	2,014	2,143	4,167	2,83	2,732	6,234	9,391	453	463
Females, . . . . .	1,777	1,858	3,635	2,419	2,152	4,571	8,206	2,456	2,504
Had Property to value of \$1,000,									
Males, . . . . .	237	285	522	319	350	663	1,186	1,628	1,697
Females, . . . . .	52	93	145	177	256	438	578	828	807
Had been in Army or Navy,									
Males, . . . . .	680	637	1,317	919	839	1,768	3,076	629	614
Females, . . . . .	680	637	1,317	919	839	1,768	3,076	620	614

## PRISONERS COMMITTED, 1873.

Had been in Reform School,	46	30	76	45	23	68	144	15	2	17
Males, . . . . .	46	30	76	44	22	66	142	13	2	15
Females, . . . . .	—	—	—	1	1	2	2	2	—	2
Number Committed once before,	—	—	1,078	—	—	1,060	2,138	—	—	801
Males, . . . . .	—	—	947	—	—	908	1,855	—	—	585
Females, . . . . .	—	—	131	—	—	152	283	—	—	216
Number Committed twice before,	—	—	421	—	—	498	919	—	—	398
Males, . . . . .	—	—	365	—	—	429	794	—	—	254
Females, . . . . .	—	—	56	—	—	69	125	—	—	144
Number Committed more than twice and less than six times before,	—	—	415	—	—	528	943	—	—	553
Males, . . . . .	—	—	388	—	—	439	772	—	—	274
Females, . . . . .	—	—	82	—	—	89	171	—	—	279
Number Committed six or more times before, . . . . .	—	—	242	—	—	240	482	—	—	645
Males, . . . . .	—	—	164	—	—	183	347	—	—	161
Females, . . . . .	—	—	78	—	—	57	135	—	—	484
Total Number who have been in Prison before, . . . . .	—	—	2,156	—	—	2,326	4,482	—	—	2,397
Males, . . . . .	—	—	1,809	—	—	1,959	3,768	—	—	1,274
Females, . . . . .	—	—	347	—	—	367	714	—	—	1,123

\* Includes 105 males and 1 female, education not given.

† Includes 4 males and 2 females, education not given.

## APPENDIX TO SECRETARY'S REPORT.

TABLE X.—*Classification of Prisoners, &c.*—Continued.

	STATE PRISON.			STATE WORKHOUSE.			TOTALS FOR STATE.		
	Six months end- ing Mar. 31, 73.	Six months end- ing Sept. 30, 73.	Year.	Six months end- ing Mar. 31, 73.	Six months end- ing Sept. 30, 73.	Year.	Six months end- ing Mar. 31, 73.	Six months end- ing Sept. 30, 73.	Year.
Number of Commitments, . . . . .									
Males, . . . . .	92	82	174	186	186	372	10,044	10,912	20,956
Females, . . . . .	92	82	174	111	97	208	8,126	8,548	16,674
Average Number of Prisoners, . . . . .									
Persons Committed, . . . . .	—	—	578	75	89	164	1,918	2,364	4,282
Males, . . . . .	92	82	174*	186	186	372	—	—	3,403.92
Females, . . . . .	92	82	174	111	97	208	8,805	8,625	17,430
Adults, . . . . .	—	—	—	75	89	164	7,176	6,926	14,102
Males, . . . . .	70	65	135	149	164	313	1,629	1,699	3,328
Females, . . . . .	70	65	135	94	90	184	7,358	7,408	14,761
Minors, . . . . .	—	—	—	66	74	129	6,915	6,883	11,798
Males, . . . . .	22	17	39	37	22	59	1,443	1,520	2,963
Females, . . . . .	22	17	39	17	7	24	1,447	1,222	2,669
Committed under 15 years of age, . . . . .	—	—	—	20	15	35	1,261	1,043	2,304
Males, . . . . .	—	—	—	—	—	—	186	179	365
Females, . . . . .	—	—	—	—	—	—	39	41	80
White, . . . . .	—	—	—	—	—	—	36	36	72
Males, . . . . .	81	76	157	175	177	352	9	5	8
Females, . . . . .	81	78	157	106	88	194	8,527	8,356	16,883
Colored, . . . . .	—	—	—	—	—	—	6,940	6,695	13,635
Males, . . . . .	11	6	17	69	89	158	1,587	1,661	3,248
Females, . . . . .	11	6	17	11	9	20	278	269	547
	—	—	—	5	9	14	236	231	467
	—	—	—	6	—	6	42	34	80

## PRISONERS COMMITTED, 1873.

	48	35	78	38	40	73†	2,525	2,898	4,923
Natives of this State,	48	35	78	38	40	73†	2,525	2,898	4,923
Males,	48	35	78	22	28	45	2,218	2,061	4,279
Females,				11	17	18	307	387	644
Natives of other States,	80	24	54	33	21	54	1,389	1,409	2,798
Males,	80	24	54	23	14	37	1,160	1,206	2,366
Females,				10	7	17	229	208	432
Natives of other Countries,	19	23	42	120	125	245	4,891	4,818	9,709
Males,	19	23	42	66	60	126	3,798	3,659	7,457
Females,				54	65	119	1,093	1,159	2,252
Parents both Americans,	41	23	64	34	28	62	2,008	1,852	3,860
Males,	41	23	64	23	20	43	1,657	1,556	3,213
Females,				11	8	19	351	296	647
Parents both Temperate,	85	81	166	140	162	302	7,267	6,666	13,933
Males,	85	81	166	81	87	168	6,048	5,474	11,522
Females,				59	75	134	1,219	1,192	2,411
Parents both or either Convicts,				8	3	11	79	65	144
Males,				5	—	5	70	59	129
Females,				3	3	6	9	6	15
Have had no Education,	17	7	24	79	155	234†	2,334	2,442	4,776
Males,	17	7	24	40	84	124	1,619	1,643	3,262
Females,				39	71	110	715	799	1,514
Could Read and Write,	72	74	146	106	90	136	821	817	1,638
Males,	72	74	146	70	12	82	783	749	1,432
Females,				36	18	54	88	68	156
Have had a Common School Education,	3	1	4	1	—	1	5,645	5,359	11,004
Males,	3	1	4	1	—	1	4,527	4,527	9,346
Females,				—	—	—	826	832	1,658

\* Includes 1 male returned, having violated conditions of pardon.

† Includes 3 males and 2 females, birthplaces not given.

‡ Includes 1 male, education not given.

## APPENDIX TO SECRETARY'S REPORT.

TABLE X.—*Classification of Prisoners, &c.*—Continued.

	STATE PRISON.			STATE WORKHOUSE.			TOTALS FOR STATE.		
	Six months end-	Ing Sept. 30, 73.	Year.	Six months end-	Ing Mar. 31, 73.	Year.	Six months end-	Ing Sept. 30, 73.	Year.
	Ing Mar. 31, 73.			Ing Sept. 30, 73.			Ing Mar. 31, 73.		
Have had a Superior Education,									
Males, . . . . .	—	—	—	—	—	—	5	7	12
Females, . . . . .	—	—	—	—	—	—	5	7	12
Were Married, . . . . .	30	34	64	95	68	163	3,814	3,917	7,731
Males, . . . . .	30	34	64	44	38	82	2,817	2,808	5,625
Females, . . . . .	—	—	—	51	30	81	997	1,109	2,106
Were Intemperate,	68	70	138	134	124	258	7,334	7,353	14,747
Males, . . . . .	68	70	138	84	90	174	5,982	5,861	11,843
Females, . . . . .	—	—	—	50	34	84	1,412	1,492	2,904
Had Property to value of \$1,000,	1	2	8	—	—	—	230	351	581
Males, . . . . .	1	2	8	—	—	—	214	322	536
Females, . . . . .	—	—	—	—	—	—	16	29	45
Had been in Army or Navy,	80	82	62	20	24	44	2,182	2,142	4,324
Males, . . . . .	30	32	62	20	24	44	2,182	2,142	4,324
Females, . . . . .	—	—	—	—	—	—	—	—	—
Had been in Reform School,	16	22	38	7	7	9	129	79	208
Males, . . . . .	16	22	38	2	7	9	126	78	204
Females, . . . . .	—	—	—	—	—	—	3	1	4
Number committed once before,	—	—	16	—	—	68	—	—	8,025
Males, . . . . .	—	—	16	—	—	44	—	—	2,503
Females, . . . . .	—	—	—	—	—	24	—	—	523





## APPENDIX TO SECRETARY'S REPORT.

TABLE XI.—Classification of Commitments in the State for the Year ending September 30, 1873.

	JAIL.			HOUSES OF CORRECTION.			HOUSE OF INDUSTRY.		
	Six months end- ing Mar. 31, 73.	Six months end- ing Sept. 30, 73.	Year.	Six months end- ing Mar. 31, 73.	Six months end- ing Sept. 30, 73.	Year.	Six months end- ing Mar. 31, 73.	Six months end- ing Sept. 30, 73.	Year.
1.—CRIMES AGAINST THE PERSON.									
2.—CRIMES AGAINST PROPERTY.									
3.—CRIMES AGAINST PUBLIC ORDER.									
4.—MISCELLANEOUS CRIMES.									
Whole number of Persons Committed,	2,923	2,915	5,838	3,148	2,938	6,086	2,456	2,504	4,960
Total number of Commitments, . . .	3,291	3,443	6,734	3,543	3,627	7,170	2,932	3,574	6,506
Males, . . . . .	2,905	2,976	5,881	3,112	3,117	6,229	1,906	2,276	4,182
Females, . . . . .	386	467	853	431	510	941	1,026	1,298	2,324
Murder, . . . . .	17	17	34	—	—	—	—	—	—
Males, . . . . .	16	16	32	—	—	—	—	—	—
Females, . . . . .	1	1	2	—	—	—	—	—	—
Manslaughter, . . . . .	8	—	8	1	1	2	—	—	—
Males, . . . . .	8	—	8	1	1	2	—	—	—
Females, . . . . .	—	—	—	—	—	—	—	—	—
Rape, . . . . .	22	13	35	3	—	8	—	—	—
Assault, . . . . .	470	559	1,029	364	453	817	—	—	—
Males, . . . . .	442	505	947	341	423	764	73	89	162
Females, . . . . .	28	54	82	23	30	53	58	65	123
Miscellaneous Crimes, . . . . .	15	22	37	15	35	50	16	24	39
Males, . . . . .	15	19	34	14	35	49	1	—	—
Females, . . . . .	—	8	3	1	—	1	1	—	—
Total Crimes against the Person, . . . . .	627	611	1,198	383	489	872	—	—	—
Males, . . . . .	563	558	1,061	359	459	818	74	89	163
Females, . . . . .	20	53	87	24	30	54	10	124	30

## CRIMES IN THE STATE CLASSIFIED.

		7	21	28	1	2	3	31			106	100	206
Arson,	Males,	7	21	28	1	2	3	31			106	100	206
	Females,	7	18	25	1	2	3	28			75	75	160
Burglary,	Males,	—	3	3	—	—	—	3			—	—	56
	Females,	27	20	47	4	4	8	55			81	25	—
Robbery,	Males,	27	20	47	4	4	8	55			—	—	—
	Females,	—	—	—	—	—	—	—			—	—	—
Larceny,	Males,	48	54	102	12	9	21	123			—	—	—
	Females,	47	63	100	11	9	20	120			—	—	—
Forgery,	Males,	1	1	2	1	—	1	3			—	—	—
	Females,	615	543	1,158	465	399	864	2,022			—	—	—
Counterfeit Money, making, having or passing,	Males,	540	469	1,009	404	343	747	1,756			—	—	—
	Females,	75	74	149	61	56	117	266			—	—	—
Breaking and Entering,	Males,	21	34	55	5	6	11	66			—	—	—
	Females,	21	34	55	5	6	11	66			—	—	—
Embezzlement,	Males,	—	—	—	—	—	—	—			—	—	—
	Females,	3	—	3	—	—	—	3			—	—	—
Fraud,	Males,	224	175	399	52	50	102	501			—	—	—
	Females,	223	173	396	51	49	100	496			—	—	—
Fraud,	Males,	1	2	3	1	1	2	5			—	—	—
	Females,	29	29	58	4	6	10	68			—	—	—
Fraud,	Males,	28	27	55	3	6	9	64			—	—	—
	Females,	1	2	3	1	—	1	4			—	—	—
Fraud,	Males,	37	35	72	30	27	57	129			—	—	—
	Females,	37	31	68	28	26	54	122			—	—	—
Fraud,	Males,	—	4	4	2	1	3	7			—	—	—
	Females,	—	—	—	—	—	—	—			—	—	—

2—Crimes against Property.

## APPENDIX TO SECRETARY'S REPORT.

TABLE XI.—Classification of Commitments in the State, &amp;c.—Continued.

CRIMES.	JAILS.			HOUSES OF CORRECTION.			HOUSES OF INDUSTRY.		
	Six months end- ing Mar. 31, 78.	Six months end- ing Sept. 30, 78.	Year.	Six months end- ing Mar. 31, 78.	Six months end- ing Sept. 10, 78.	Year.	Six months end- ing Mar. 31, 78.	Six months end- ing Sept. 30, 78.	Year.
Debt.	84	85	169	-	-	-	-	-	-
Males, . . . . .	84	84	168	-	-	-	-	-	-
Females, . . . . .	-	1	1	-	-	-	-	-	-
Concealing Stolen Goods,	16	18	34	9	8	17	-	1	1
Males, . . . . .	13	11	24	8	7	15	-	1	1
Females, . . . . .	3	7	10	1	1	2	-	-	-
Malicious Mischief,	45	44	89	37	34	71	35	24	59
Males, . . . . .	40	39	79	32	31	63	29	17	46
Females, . . . . .	5	5	10	5	3	8	6	7	13
Miscellaneous Crimes,	15	7	22	11	12	23	2	3	5
Males, . . . . .	15	7	22	10	12	22	1	3	4
Females, . . . . .	-	-	-	1	-	1	1	-	1
Total Crimes against Property,	1,171	1,065	2,236	690	557	1,187	145	129	274
Males, . . . . .	1,085	966	2,051	557	495	1,052	107	96	203
Females, . . . . .	86	99	185	73	62	135	38	33	71
							Totals for year.		
							169		
							168		
							1		
							51		
							39		
							12		
							160		
							142		
							18		
							25		
							24		
							1		
							3,423		
							3,103		
							320		

2.—Crimes against Property.

**CRIMES IN THE STATE CLASSIFIED.**

[illegible]

3.—Crimes against Public Order and Decency.

## APPENDIX TO SECRETARY'S REPORT.

TABLE XI.—Classification of Commitments in the State, &amp;c.—Continued.

CRIMES	JAILS.			HOUSES OF CORRECTION.			Totals for Year.	HOUSE OF INDUSTRY.		
	Six months end- ing Mar. 31, '78.	Six months end- ing Sept. 30, '78.	Year.	Six months end- ing Mar. 31, '78.	Six months end- ing Sept. 30, '78.	Year.		Six months end- ing Mar. 31, '78.	Six months end- ing Sept. 30, '78.	Year.
Violation of By-Law, Males, . . . . .	27	31	58	8	3	11	69	3	3	3
Females, . . . . .	27	30	57	7	3	10	67	3	3	3
Aiding Escape, Males, . . . . .	6	12	18	1	1	2	20	—	—	—
Females, . . . . .	—	—	—	—	—	—	—	—	—	—
Contempt of Court, Males, . . . . .	4	4	8	7	4	11	19	—	—	—
Females, . . . . .	3	2	5	6	3	9	14	—	—	—
Vagrancy, . . . . .	17	13	30	193	114	307	397	—	—	—
Males, . . . . .	15	12	27	174	95	269	296	43	33	76
Females, . . . . .	2	1	3	19	19	38	41	12	10	22
Miscellaneous Crimes, Males, . . . . .	157	189	346	110	109	219	665	37	59	96
Females, . . . . .	100	121	221	75	80	155	376	5	4	9
Total Crimes against Public Order and Decency, . . . . .	1,498	1,698	3,196	2,529	2,581	5,110	8,806	2,718	3,356	6,069
Males, . . . . .	1,240	1,394	2,638	2,195	2,163	4,358	6,996	1,740	2,115	3,855
Females, . . . . .	258	300	558	334	414	752	1,310	978	1,241	2,214

s—Crimes against Public Order and Decency.

**CRIMES IN THE STATE CLASSIFIED.**

[illegible]



## APPENDIX TO SECRETARY'S REPORT.

TABLE XI.—Classification of Commitments in the State, &amp;c.—Continued.

	STATE PRISON.				STATE WORKHOUSE.				TOTALS FOR STATE.			
	Six months end- ing Mar. 31, 78.	Six months end- ing Sept. 30, 78.	Year.		Six months end- ing Mar. 31, 78.	Six months end- ing Sept. 30, 78.	Year.		Six months end- ing Mar. 31, 78.	Six months end- ing Sept. 30, 78.	Year.	
CRIMES.												
Whole number of Persons Committed,	.	.	174	.	186	186	372	.	8,805	8,625	17,430	.
Total number of Commitments,	.	.	174	.	186	186	372	.	10,044	10,912	20,956	.
Males, . . . . .	92	82	174	.	111	97	208	.	8,126	8,548	16,674	.
Females, . . . . .	—	—	—	.	75	89	164	.	1,918	2,364	4,282	.
Murder,	3	—	3	.	—	—	—	.	20	17	37	.
Males, . . . . .	3	—	3	.	—	—	—	.	19	16	35	.
Females, . . . . .	—	—	—	.	—	—	—	.	1	1	2	.
Manslaughter,	5	1	6	.	—	—	—	.	9	2	11	.
Males, . . . . .	5	1	6	.	—	—	—	.	9	2	11	.
Females, . . . . .	—	—	—	.	—	—	—	.	—	—	—	.
Rape,	4	1	5	.	—	—	—	.	29	14	43	.
Assault,	4	1	5	.	—	—	—	.	911	1,102	2,018	.
Males, . . . . .	4	1	5	.	—	—	—	.	845	994	1,839	.
Females, . . . . .	—	—	—	.	—	—	—	.	66	108	174	.
Miscellaneous Crimes,	—	—	—	.	—	—	—	.	31	57	88	.
Males, . . . . .	—	—	—	.	—	—	—	.	30	53	83	.
Females, . . . . .	—	—	—	.	—	—	—	.	1	4	5	.
Total Crimes against the Person,	16	13	29	.	—	—	—	.	1,000	1,192	2,192	.
Total Crimes against the Person,	16	13	29	.	—	—	—	.	1,012	1,080	2,012	.
Males, . . . . .	16	13	29	.	—	—	—	.	1,012	1,080	2,012	.
Females, . . . . .	—	—	—	.	—	—	—	.	—	—	—	.

[Crimes against the Person.]



## APPENDIX TO SECRETARY'S REPORT.

TABLE XI.—Classification of Commitments in the State, &amp;c.—Continued.

	STATE PRISON.				STATE WORKHOUSE.				TOTALS FOR STATE.			
	Six months end- ing Mar. 31, 73.	Six months end- ing Sept. 30, 73.	Year.		Six months end- ing Mar. 31, 73.	Six months end- ing Sept. 30, 73.	Year.		Six months end- ing Mar. 31, 73.	Six months end- ing Sept. 30, 73.	Year.	
CRIMES.												
Debt,												
Males,												
Females,												
Concealing Stolen Goods,												
Males,												
Females,												
Malicious Mischief,												
Males,												
Females,												
Miscellaneous Crimes,												
Males,												
Females,												
Total Crimes against Property,												
Males,												
Females,												

2.—Crimes against Property.



## APPENDIX TO SECRETARY'S REPORT.

TABLE XI.—Classification of Commitments in the State, &amp;c.—Concluded.

	STATE PRISON.			STATE WORKHOUSE.			TOTALS FOR STATE.		
	Six months end- ing Mar. 31, '78.	Six months end- ing Sept. 30, '78.	Year.	Six months end- ing Mar. 31, '78.	Six months end- ing Sept. 30, '78.	Year.	Six months end- ing Mar. 31, '78.	Six months end- ing Sept. 30, '78.	Year.
CRIMES.									
Disturbing the Peace,							89	144	233
Males,							84	116	200
Females,							5	28	33
Violation of By-Law,							38	34	72
Males,							37	33	70
Females,							1	1	2
Aiding Escapes,							7	13	20
Males,							7	13	20
Females,							—	—	—
Contempt of Court,							11	8	19
Males,							9	5	14
Females,							2	3	5
Vagrancy,				15	18	33	268	178	446
Males,				13	11	24	238	141	374
Females,				2	7	9	35	37	72
Miscellaneous Crimes,				7	—	7	316	362	678
Males,				6	—	6	191	210	401
Females,				1	—	1	125	152	277
Total Crimes against Public Order and				186	186	372	6,931	7,827	14,758
Decency,				111	97	208	6,391	5,779	11,070
Males,				75	89	164	1,010	2,014	3,024
Females,				—	—	—	—	—	—

2—Crimes against Public Order and Decency.

**CRIMES IN THE STATE CLASSIFIED.**

4. — Miscellaneous Crimes.	Witnesses,	Males,	.	.	.	.	.	.	.	85	62	147
		Females,	.	.	.	.	.	.	.	72	52	124
	Miscellaneous Causes,	Males,	.	.	.	.	.	.	.	13	10	23
		Females,	.	.	.	.	.	.	.	11	8	19
	Total Miscellaneous Causes of Commitment,	Males,	.	.	.	.	.	.	.	11	8	19
		Females,	.	.	.	.	.	.	.	11	8	19
	Total Miscellaneous Causes of Commitment,	Males,	.	.	.	.	.	.	.	—	—	—
		Females,	.	.	.	.	.	.	.	—	—	—
	Total	Males,	.	.	.	.	.	.	.	96	70	166
		Females,	.	.	.	.	.	.	.	83	60	143
Total	Males,	.	.	.	.	.	.	.	18	10	28	
	Females,	.	.	.	.	.	.	.	18	10	28	

NOTE.—Miscellaneous "Crimes against the Person" include Abduction, 1; Accessory to Felony, 2; Carrying Dangerous Weapon, 9; Conspiracy, 6; Mayhem, 2; Mutiny, 1; and Threats, 66. Total, 87.

Miscellaneous "Crimes against Property" include Common Thief, 4; Destroying Vessel, 1; Driving Horse without leave, 36; Horse Stealing, 4; Scuttling Ship, 8; and Unlawful Use of Property, 1. Total, 54.

Miscellaneous "Crimes against Public Order and Decency" include Abortion, 11; Bigamy, 2; Common Night Walker, 151; Common Nuisance, 30; Concealing Death of Child, 2; Cruelty to Animals, 34; Deceitfully Enticing, 1; Desertion, 23; Disorderly House, 28; Evading Railroad Fare, 58; Forcible Coercion, 142; Fugitive from Justice, 1; Furnishing Liquor to Prisoners, 7; Gaming, 8; Hiding Burglar's Tools, 4; Illegal Voting, 1; Incest, 5; Incurable, 6; Indecent Exposure, 14; Jail Breaking, 5; Neglect of Family, 9; Obstructing Railroad Track, 6; Polygamy, 15; Prize Fighting, 2; Resisting Officer, 1; Riot, 15; Sabbath Breaking, 42; Sodomy, 3; Stubborn, 21; Unlawfully exercising Duties of Pilot, 1; Unlicensed Peddling, 24; and Violating City Ordinance, 2. Total, 678.

"Miscellaneous Crimes," under "Miscellaneous Causes of Commitment," include Safe Keeping, 8; Surrendered by Bail, 9; U. S. Prisoner, 1; and Violating Conditions of Pardon, 1. Total, 19.

In the classification of crimes, the total number of commitments has necessarily been considered. But since the same person may be committed to more than one prison for the same offence, either before or after trial, the aggregate number of crimes will appear too large. There are also many commitments, within any given year, for offences for which parties have already been committed to other prisons, in the previous year.

Making the proper deductions, the total for murder becomes 28, instead of 37. The total for manslaughter becomes 8, instead of 11. The total for rape becomes 34, instead of 43. The total for arson becomes 25, instead of 33. The total for burglary becomes 43, instead of 60.

## APPENDIX TO SECRETARY'S REPORT.

TABLE XII.—*Classification of Discharges for the State.*

MANNER OF DISCHARGE.	COUNTY PRISONS.			House of Industry.	State Work-house.	State Prison.	Totals for the State.
	Jails.	Houses of Correction.	Totals.				
Discharged by Writ of Habeas Corpus, . . .	6	2	8	1	-	-	9
Males, . . . . .	5	1	6	1	-	-	7
Females, . . . . .	1	1	2	-	-	-	2
Recognizing or Giving Bail, . . . . .	1,008	42	1,050	-	-	-	1,050
Males, . . . . .	852	39	891	-	-	-	891
Females, . . . . .	156	3	159	-	-	-	159
Sent to Court and not returned, . . . . .	921	1	922	-	-	-	922
Males, . . . . .	835	-	835	-	-	-	835
Females, . . . . .	86	1	87	-	-	-	87
Escaped and not retaken, . . . . .	6	16	22	4	24	1	31
Males, . . . . .	5	14	19	4	24	1	48
Females, . . . . .	1	2	3	-	-	-	3
Transferred to other Jails, . . . . .	175	303	478	-	-	-	478
Males, . . . . .	162	273	435	-	-	-	435
Females, . . . . .	13	30	43	-	-	-	43
Debtors disch'ged by payment of Debt, . . . . .	10	-	10	-	-	-	10
Males, . . . . .	10	-	10	-	-	-	10
Females, . . . . .	-	-	-	-	-	-	-
Debtors disch'ged by Order of Creditor, . . . . .	15	-	15	-	-	-	15
Males, . . . . .	15	-	15	-	-	-	15
Females, . . . . .	-	-	-	-	-	-	-
Debtors disch'ged by taking Poor Debtor's Oath, . . . . .	23	7	30	-	-	-	30
Males, . . . . .	23	6	29	-	-	-	29
Females, . . . . .	-	1	1	-	-	-	1
Sent to State Prison, . . . . .	202	1	203	-	-	-	203
Sent to House of Correction, . . . . .	948	-	948	-	-	-	948
Males, . . . . .	743	-	743	-	-	-	743
Females, . . . . .	205	-	205	-	-	-	205



## DISCHARGES FROM ALL THE PRISONS.

TABLE XII.—*Classification of Discharges, &c.*—Continued.

MANNER OF DISCHARGE.	COUNTY PRISONS.			House of Industry.	State Work-house.	State Prison.	Totals for the State.
	Jails.	Houses of Correction.	Totals.				
By Superior Court, . . .	362	2	364	—	—	1	365
Males, . . .	309	2	311	—	—	1	312
Females, . . .	53	—	53	—	—	—	53
Sent to Reform School, . .	13	—	13	—	—	—	13
Males, . . .	13	—	13	—	—	—	13
Females, . . .	—	—	—	—	—	—	—
Executed, males, . . .	2	—	2	—	—	—	2
Expiration of Sentence, . .	853	4,109	4,962	5,202	265	126	10,555
Males, . . .	711	3,500	4,211	3,121	132	126	7,590
Females, . . .	142	609	751	2,081	133	—	2,965
Paid Fine and Costs, . . .	1,001	1,373	2,374	1,144	—	—	3,518
Males, . . .	918	1,242	2,160	928	—	—	3,088
Females, . . .	88	131	214	216	—	—	480
Poor Convicts, . . .	886	892	1,778	—	—	—	1,778
Males, . . .	791	757	1,548	—	—	—	1,548
Females, . . .	95	135	230	—	—	—	230
Order of Overseers, . . .	—	101	101	79	—	—	180
Males, . . .	—	77	77	65	—	—	142
Females, . . .	—	24	24	14	—	—	38
Order of Municipal Court, .	155	89	244	18	—	—	262
Males, . . .	137	76	213	15	—	—	238
Females, . . .	18	13	31	3	—	—	34
Insanity, . . .	16	31	47	5	—	1	53
Males, . . .	11	23	34	1	—	1	36
Females, . . .	5	8	13	4	—	—	17
Pardoned, . . .	4	68	72	—	29	12	113
Males, . . .	4	64	68	—	12	12	92
Females, . . .	—	4	4	—	17	—	21
Died, . . .	3	19	22	14	28	9	73
Males, . . .	3	15	18	7	22	9	56
Females, . . .	—	4	4	7	6	—	17
Order of Law, . . .	—	7	7	—	—	—	7
Males, . . .	—	5	5	—	—	—	5
Females, . . .	—	2	2	—	—	—	2

## APPENDIX TO SECRETARY'S REPORT.

TABLE XII.—*Classification of Discharges, &c.—Concluded.*

MANNER OF DISCHARGE.	COUNTY PRISONS.			House of Industry.	State Work-house.	State Prison.	Totals for the State.
	Jails.	Houses of Correction.	Totals.				
By processes not given above, . . . .	154	5	159	2	—	—	161
Males, . . . .	147	3	150	1	—	—	151
Females, . . . .	7	2	9	1	—	—	10
Whole No. of Discharges reported, . . . .	6,763	7,068	13,831	6,469	346	150	20,796
Males, . . . .	5,898	6,098	11,996	4,143	190	150	16,479
Females, . . . .	865	970	1,835	2,326	156	—	4,317
Whole No. of Persons discharged, . . . .	5,885	5,985	11,870	4,925	346	150	17,291
Males, . . . .	5,125	5,179	10,304	3,288	190	150	13,932
Females, . . . .	760	806	1,566	1,637	156	—	3,359
Of those discharged—							
No. who had been sick, .	23	225	248	1,571	280	*	2,099
No. of days sickness, .	327	5,946	6,273	5,592	24,836	*	30,248
No. who had been punished once, . . . .	17	268	285	—	25	5	315
Males, . . . .	16	224	240	—	10	5	255
Females, . . . .	1	44	45	—	15	—	60
No. who had been punished more than once, . . . .	11	193	204	—	47	38	282
Males, . . . .	11	162	173	—	13	38	224
Females, . . . .	—	31	31	—	34	—	65
Whole No. who had been punished, . . . .	28	461	489	—	72	43	604
Males, . . . .	27	386	413	—	23	43	479
Females, . . . .	1	75	76	—	49	—	125
Whole No. of punishments, . . . .	43	1,022	1,065	—	171	206	1,442
Persons remaining in Confinement, . . . .	507	1,525	2,032	692	290	586	3,600
Males, . . . .	436	1,309	1,745	401	128	586	2,860
Females, . . . .	71	216	287	291	162	—	740

\* Not reported.

## SUMMARY OF PRISON POPULATION.

## SUMMARY OF THE PRISON POPULATION FOR 1872-73.

Total number of persons remaining in confinement in the		
State, County and City prisons, September 30, 1872,	.	3,461
Males,	.	2,690
Females,	.	771
Nominal number of persons committed within the year		
ending September 30, 1873 (being an aggregate of the		
several prisons),	.	17,480
Males,	.	14,102
Females,	.	3,328
Actual number of persons committed within the year end-		
ing September 30, 1873 (deductions for duplicates		
and transfers between prisons having been made),	.	*14,805
Males,	.	11,427
Females,	.	2,878
Nominal whole number of persons in confinement within		
the year ending September 30, 1873,	.	20,891
Males,	.	16,792
Females,	.	4,099
Actual whole number of persons in confinement within the		
year,	.	16,678
Nominal number of persons discharged within the year,		17,291
Males,	.	13,932
Females,	.	3,359
Number of persons remaining in confinement, September		
30, 1873,	.	3,600
Males,	.	2,860
Females,	.	740
Average of the prison population for the year 1872-73,		3,403.92
Average of the prison population for the year 1871-72,		3,217.92
Increase of the past year,		186.00

\* Of this number, 9,889 were committed to County Prisons.

## APPENDIX TO SECRETARY'S REPORT.

## B.—AGE, SEX, EDUCATION, ETC., OF PRISONERS.

TABLE XIII.—Showing the Ages at Commitment of Persons remaining in the Minor Prisons, September 30, 1873.

PRISONS.	MALES, 15 & UNDER.			20 to 25.			25 to 30.			30 to 35.			35 to 40.			Over 40.			TOTALS.		
	17 to 25.		Total.	15 to 20.		Total.	20 to 25.		Total.	25 to 30.		Total.	30 to 35.		Total.	35 to 40.		Total.	Males.	Females.	Total.
	Males.	Females.		Males.	Females.		Males.	Females.		Males.	Females.		Males.	Females.		Males.	Females.				
BARNSTABLE COUNTY.																					
Barnstable, { Jail, . . . . .	2	-	-	-	-	2	1	3	1	-	1	-	-	-	-	1	-	1	4	1	5
House of Correction, . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BERKSHIRE COUNTY.																					
Pittsfield, { Jail, . . . . .	1	2	-	2	1	13	1	1	1	1	1	1	2	11	4	2	3	1	11	60	11
House of Correction, . .	3	22	-	12	1	13	13	13	12	-	12	-	-	-	4	3	1	9	60	2	62
BRISTOL COUNTY.																					
New Bedford, { Jail, . . . . .	2	-	-	1	1	1	1	1	1	1	1	1	-	-	2	3	11	34	4	137	4
House of Correction, . .	4	49	-	19	2	21	34	1	35	24	12	36	18	5	23	8	3	11	84	9	187
Taunton, { Jail, . . . . .	1	12	-	4	9	13	9	5	14	7	3	10	4	3	7	4	8	12	35	5	192
DUXES COUNTY.																					
Edgartown, { Jail, . . . . .	-	-	-	1	1	2	-	-	-	1	-	1	1	-	-	-	-	-	3	1	4
Essex COUNTY.																					
Ipswich, { Jail, . . . . .	7	31	-	21	4	25	17	17	34	7	24	9	5	14	7	4	11	16	5	21	87
House of Correction, . .	5	7	-	1	6	7	-	3	4	1	6	4	2	6	2	2	4	8	9	3	28
Lawrence, { Jail, . . . . .	7	29	-	18	3	21	18	3	21	16	2	17	10	2	12	3	5	11	8	14	26
House of Correction, . .	-	-	-	1	1	2	1	1	2	2	2	2	1	2	1	1	-	3	6	7	96
Newburyport, { Jail, . . . .	1	-	-	9	-	9	12	1	13	8	1	9	6	1	7	7	11	1	12	55	6
Salem, { Jail, . . . . .	21	-	-	9	1	10	12	1	13	8	1	9	6	1	7	7	11	1	12	55	4
FRANKLIN COUNTY.																					
Greenfield, { Jail, . . . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1
House of Correction, . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HAMPDEN COUNTY.																					
Springfield, { Jail, . . . . .	1	8	-	4	4	8	6	0	6	2	-	2	1	3	4	2	-	2	14	10	24
House of Correction, . .	3	23	-	18	1	19	18	1	19	14	-	14	9	1	15	14	-	14	80	10	90

**AGES OF PRISONERS.**

[illegible]

\* Four males, ages not given.

† Two males, ages not given.

**† Three females, ages not given.**

PRISONS.	DRUNKENNESS.				COMMON DRUNKARDS.				OFFENCES OF ALL KINDS.			
	No. in Jails.	No. in Houses of Correction.	County Prisons.			No. in Jails.	No. in Houses of Correction.	County Prisons.			No. in Jails.	No. in Houses of Correction.
			Total.	Males.	Females.			Total.	Males.	Females.		
Barnstable County, Barnstable,	-	-	1	-	-	-	-	6	-	6	4	2
Berkshire County, . Pittsfield, .	-	8	8	7	1	-	-	15	85	100	97	3
Bristol County, { New Bedford,	1	80	81	62	19	-	-	6	201	207	174	33
. Taunton, . . }	25	-	25	20	6	-	-	40	-	40	35	5
Dukes County, . Edgartown, .	-	-	-	-	-	-	-	4	-	4	3	1
{ Lawrence,	-	13	13	11	2	-	-	32	96	128	105	23
Newburyport, .	2	-	2	2	-	-	-	7	-	7	6	1
Essex County, { Salem, . . .	16	-	16	15	1	-	-	59	-	59	55	4
. Ipswich, . . . }	17	17	17	14	3	-	-	-	116	116	91	25
Franklin County, . Greenfield, .	-	-	-	-	-	-	-	1	1	2	2	-
Hampden County, . Springfield, .	1	49	50	43	7	-	-	15	93	108	98	10
Hampshire County, Northampton, .	-	5	5	3	2	-	-	5	19	24	20	4

## STATISTICS OF DRUNKENNESS.

Middlesex County, . { Cambridge, Lowell, .	-	72	72	54	18	1	29	30	25	5	45	245	290	251	39
Nantucket County, . Nantucket,	14	-	14	5	9	3	-	3	2	1	40	-	40	26	14
Norfolk County, . Dedham, .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Plymouth County, . Plymouth,	-	12	12	10	2	-	12	12	11	1	25	60	85	79	6
Suffolk County, . Boston, .	1	2	3	3	-	-	-	-	-	-	11	10	21	18	3
Worcester County, . { Fitchburg, Worcester, .	39	16	55	43	12	3	-	3	1	2	227	571	798	687	111
Totals, . . . . .	-	13	13	13	-	-	2	2	2	-	3	79	82	79	3
Boston House of Industry, .	-	41	41	37	4	-	2	2	2	-	13	88	101	88	13
State Workhouse, . . . . .	99	328	427	342	85	9	69	78	63	15	554	1,664	2,218	1,918	300
Totals, . . . . .	-	-	438	267	171	-	-	123	83	40	-	-	729	430	299
State Workhouse, . . . . .	-	-	-	-	-	-	-	7	4	3	-	-	290	128	162
Totals, . . . . .	99	328	865	609	256	9	69	208	150	58	554	1,664	3,237	2,476	761



## APPENDIX TO SECRETARY'S REPORT.

TABLE XV.—*See and Education, and Recommendations of Prisoners within Ten Years.*

	NUMBER OF PERSONS COMMITTED.			NUMBER OF RECOMMENDATIONS.			EDUCATION.					
	Males.	Females.	Total.	Males.	Females.	Total.	Cannot Read and Write.			Read and Write only.		
							Males.	Females.	Total.	Males.	Females.	Total.
				Per whole No.					Per cent. of all.			Per cent. of all.
1864. { Jails, { Houses of Correction,* { State Prison, . . . . .	2,019	1,056	3,075	691	592	1,283	41		30	168		5
	1,727	1,544	3,271	980	1,027	2,007	61		46	1,524		4
	433		433	55		55	12		21	94		0.4
1865. { Jails, { Houses of Correction,* { State Prison, . . . . .	3,773	1,415	5,149	1,241	823	2,064	40		30	336	52	388
	2,162	1,639	3,786	1,142	1,056	2,198	56		47	200	76	276
	129		129	8		8	6		52			
1866. { Jails, { Houses of Correction,* { State Prison, . . . . .	4,926	1,205	6,131	1,617	625	2,242	37		26	376	38	414
	3,259	1,623	4,882	1,260	976	2,236	45		41	492	224	716
	247		247	20		20	8		9	80		80
1867. { Jails, { Houses of Correction,* { State Prison, . . . . .	4,830	799	5,129	1,627	383	1,910	37		24	263	22	285
	3,556	2,072	5,628	1,396	1,130	2,526	46		36	1,061	772	1,833
	128		128	12		12	9		15	44		34
1868. { Jails, { Houses of Correction,* { State Prison, . . . . .	4,707	712	5,419	1,698	316	2,014	37		23	245	31	276
	2,959	824	3,783	1,519	1,351	2,869	48		68	369	114	483
	180		180	29		29	16		7	64		64
1869. { Jails, { Houses of Correction,* { State Prison, . . . . .	5,491	751	6,242	2,063	351	2,404	38		23	247	26	273
	4,418	2,416	6,834	1,836	1,406	3,243	47		41	339	100	439
	183		183	26		26	13		3	63		63
1870. { Jails, { Houses of Correction,* { State Prison, . . . . .	5,814	760	6,574	2,144	1,290	3,434	37		21	309	32	341
	5,002	2,603	7,605	1,902	1,290	3,192	42		40	373	91	464
	181		181	116		116	6			73		73

## SEX, EDUCATION AND RECOMMITMENTS.

1871.	Jails, Houses of Correction,†	6,081	754	6,835	2,210	355	2,565	38	1,308	284	1,592	23	318	17	335	5
	{ State Prison,	5,988	2,581	8,569	2,531	1,619	4,150	49	1,894	1,274	3,168	37	651	116	767	9
		149	-	149	23	-	23	15	35	-	35	23	110	-	110	74
1872.	Jails, Houses of Correction,†	5,885	749	6,634	2,218	385	2,603	39	1,254	285	1,539	23	223	29	252	4
	{ State Prison,	7,552	2,509	10,061	2,850	1,591	4,441	44	2,289	1,175	3,464	34	839	148	987	10
		160	-	160	26	-	26	16	20	-	20	12	135	-	135	84
1873.	Jails, Houses of Correction,†	1,594	744	5,838	1,808	347	2,155	37	870	259	1,129	19	329	31	360	6
	{ State Prison,	8,334	2,584	11,418	3,339	1,564	4,903	43	2,368	1,265	3,623	32	1,007	125	1,132	10
		174	-	174	23	-	23	13	24	-	24	13	146	-	146	84

\* Includes House of Industry.

† Includes House of Industry and State Workhouse.

## APPENDIX TO SECRETARY'S REPORT.

TABLE XVI.—PUPILS IN REFORMATORIES.

## I.—ADMISSIONS, DISCHARGES, ETC.

YEAR ENDING SEPT. 30, 1873.	Westborough.	Lancaster.	Boston House of Reformation.	Total or Average.
Remaining Oct. 1, 1872, viz., . . . . .	254	121	297	672
Boys, . . . . .	254	—	263	517
Girls, . . . . .	—	121	34	155
Admissions, viz., . . . . .	226	48	225	499
First time, . . . . .	140	20	176	336
Readmissions, . . . . .	86	28	49	163
Whole No. during the Year, viz., . . . . .	480	169	522	1,171
Boys, . . . . .	480	—	472	952
Girls, . . . . .	—	169	50	219
Discharged, . . . . .	169	59	232	460
Remaining Sept. 30, 1873, viz., . . . . .	311	110	290	711
Boys, . . . . .	311	—	265	576
Girls, . . . . .	—	110	25	135
Average Number, . . . . .	289.5	121	304	714.5
Indentured or placed out, . . . . .	39	40	—	79
Average age of those committed, . . . . .	13.8	14.9	12.07	12.95
Average age of those discharged, . . . . .	15.42	17.10	13.67	14.55
Average detention of those discharged (yrs.), . . . . .	2.18	2.51	1.52	1.88
Longest detention of those discharged (yrs.), . . . . .	7.16	7.08	6.08	7.16
Age of oldest pupil remaining, . . . . .	20	20	20	20
Average weekly cost, . . . . .	\$2 33	\$3 74	\$3 07	\$2 88
Average year's earnings of pupils, . . . . .	41 98	8 33	*	—
Hours of labor, . . . . .	7	6	5	5
Hours in school, . . . . .	4	4	5	4
Number of pupils to each teacher, . . . . .	41	24	*	—

\* Unknown.

## PUPILS IN REFORMATORIES.

TABLE XVI.—*Pupils in Reformatories—Continued.*

## II.—AGE, NATIVITY, ETC., OF THOSE COMMITTED.

YEAR ENDING SEPT. 30, 1873.	Westborough.	Lancaster.	Boston House of Reformation.	Totals.
Committed during the year, . . . . .	140	20	176	336
Previously arrested, . . . . .	103	7	—	110
<i>Age when Admitted.</i>				
Under 10 years, . . . . .	—	—	24	24
Between 10 and 14, . . . . .	23	3	97	123
14 and over, . . . . .	117	17	55	189
<i>Birth.</i>				
Native, . . . . .	128	17	140	285
Foreign, . . . . .	12	3	33	48
Unknown, . . . . .	—	—	3	3
<i>Had Parents.</i>				
Both Native, . . . . .	29	9	66	104
One or both Foreign, . . . . .	91	11	110	212
Unknown, . . . . .	20	—	—	20
<i>Had Parents Living.</i>				
Both, . . . . .	99	8	98	205
Father only, . . . . .	14	6	25	45
Mother only, . . . . .	27	5	45	77
Neither, . . . . .	—	—	8	8
Unknown, . . . . .	—	1	—	1
<i>Had Parents Intemperate.</i>				
One or both, . . . . .	68	15	153	236

## APPENDIX TO SECRETARY'S REPORT.

## C.—EXPENDITURES IN PRISONS AND REFORMATORIES.

TABLE XVII.—THE MASSACHUSETTS STATE PRISON.

*Showing the Average No. of Prisoners in the State Prison from 1815 to 1873, and the Gain or Loss to the State in different Periods.*

PERIODS.	Av. No. of Convicts.	Gains. (in 28 years.)	Losses. (in 26 years.)	Balance against the Prison.
1815 to 1829, . .	299	\$15,461 47	\$104,487 77	\$89,026 30
1830 to 1839, . .	278	43,952 64	10,147 97	33,804 67†
1840 to 1849, . .	291	2,133 65	10,877 89	8,744 24
1850 to 1859, . .	468	5,511 36	111,186 79	105,675 43
1860 to 1869, . .	482	76,223 29*	80,346 55	4,123 26
1870 to 1873, . .	594	83,593 09	—	83,593 09†
For 59 years, . .	362	\$226,875 50	\$317,046 97	\$90,171 47

Total expenses during the same period, . . . . \$2,969,660 81

\* Of this profit, all but \$504.86 accrued within the last three years of the period. † Profit.

TABLE XVIII.—Number of Prisoners, Expenses and Earnings of the County Prisons since 1859.

YEARS.	Reported Whole No. in Prison.	Average No. in Prison.	Total Expenses.	Earnings of Prisoners.	Balance against the Prison.
1859, .	15,459	1,799.5	\$216,252 70	\$59,902 89	\$156,349 81
1860, .	13,626	1,773.	190,527 58	54,594 29	135,933 29
1861, .	12,909	1,821.	177,375 17	43,362 03	134,013 14
1862, .	11,541	1,433.	182,006 63	40,007 52	141,999 11
1863, .	10,643	1,228.	192,745 84	39,023 76	153,722 08
1864, .	9,592	1,133.5	223,393 84	34,352 46	189,041 38
1865, .	8,947	1,050.6	228,980 69	34,693 79	194,286 90
1866, .	10,971	1,410.8	271,670 30	47,574 06	224,096 24
1867, .	10,068	1,471.5	292,700 83	73,427 34	219,273 49
1868, .	10,729	1,553.8	294,246 88	69,624 67	224,622 21
1869, .	12,251	1,719.	317,603 26	109,365 53	208,237 73
1870, .	12,991	1,711.7	289,806 02	114,339 46	175,466 56
1871, .	13,890	1,800.6	302,411 39	124,889 05	177,522 34
1872, .	14,273	1,800.7	283,846 79	129,136 21	154,710 58
1873, .	13,902	1,887.12	337,906 48	145,360 86	192,545 62
Totals, .	—	1,572.9	\$3,801,474 40	\$1,119,653 92	\$2,681,820 48

## SUMMARY OF PRISON EXPENSES.

TABLE XIX.—PRISON SUMMARY FOR 1872 AND 1873.

EXPENSES, ETC.	STATE PRISON.		COUNTY PRISONS.		HOUSE OF INDUSTRY.		TOTAL.	
	1872.	1873.	1872.	1873.	1872.	1873.	1872.	1873.
Salaries, . . . . .	\$42,361 66	\$44,477 50	\$82,589 70	\$86,530 14	\$10,030 33	\$13,234 78	\$134,931 69	\$144,242 42
Provisions, . . . . .	37,048 52	35,252 28	108,028 99	113,717 79	28,869 41	40,335 54	168,946 92	189,305 61
Clothing, . . . . .	10,046 05	9,130 70	16,835 04	16,104 75	12,355 01	11,840 34	39,236 10	37,075 79
Fuel and lights, . . . . .	8,695 55	4,313 00	36,960 98	41,079 14	4,947 36	2,897 50	50,503 89	48,289 64
Beds and bedding, . . . . .		*	3,394 33	3,743 76	*	*	3,394 33	3,743 76
Medicine, etc, . . . . .	310 46	328 49	4,733 79	5,199 68	712 52	1,536 70	6,756 77	7,064 87
Instruction, . . . . .	869 04	703 63	2,709 00	1,734 49	†	†	3,578 04	2,438 12
Discharged prisoners, . . . . .	360 00	432 00	801 88	921 26	—	—	1,151 88	1,353 26
Witnesses, . . . . .	—	—	10 00	—	—	—	10 00	—
All other purposes, . . . . .	16,256 22	18,564 06	85,994 41	71,661 47	19,988 02	33,882 35	72,188 65	124,107 88
Total, . . . . .	\$115,837 50	\$113,201 66	\$283,846 79	\$337,906 48	\$76,852 65	\$103,727 21	\$476,536 94	\$554,885 35
Labor of prisoners,†	130,472 73	136,629 04	129,136 21	145,360 86	13,987 22	6,237 85	273,596 16	288,227 25
Balance, . . . . .	14,635 28	23,427 38	154,710 58	192,545 62	62,865 43	97,489 86	202,940 78	266,608 10
Average No. of prisoners, . . . . .	543.3	578	1,800.69	1,887.12	576.3	660	2,920.29	3,125.12
Average weekly cost, . . . . .	\$0.51.88	\$0.77.95	\$1.65.2	\$1.96.2	\$2.09.7	\$2.84	\$1.33.6	\$1.64
Whole No. in prison, . . . . .	703	736	14,273	13,902	4,508	5,617	19,484	20,255

\* Included in "Clothing."

† Included in "Salaries."

‡ Profit.

† Includes at State Prison small amounts from other sources, viz., \$4,462.50 in 1872, and \$4,671.50 in 1873.

## APPENDIX TO SECRETARY'S REPORT.

TABLE XX.—EXPENSES OF THE STATE REFORMATORIES.

*Showing the Total and Average Numbers and Cost since 1856.*

YEARS.	Whole number Admitted.	Average number.	Sum drawn from State Treasury.	First Average Weekly Cost.	Current Expon- ses as reported.	Second Average Weekly Cost.	
<i>Westborough.</i>	1857 to '63,	1,789	433.7	\$264,490 87	\$1.67.5	\$302,846 09	\$1.91.8
	1864, . .	114	323.5	54,651 41	3.24.7	58,732 26	3.49.
	1865, . .	100	325.1	50,933 84	3.01.3	58,305 50	3.44.8
	1866, . .	145	325.5	53,288 51	3.14.9	56,090 66	3.31.3
	1867, . .	118	326.	61,791 10	3.64.5	60,653 73	3.57.7
	1868, . .	115	325.5	51,800 72	3.06.3	53,457 14	3.15.8
	1869, . .	120	307.	55,359 93	3.46.7	56,822 73	3.56.
	1870, . .	97	269.1	48,052 07	3.43.4	48,837 96	3.46.8
	1871, . .	139	298.	46,433 63	3.00.	46,433 63	3.00.
	1872, . .	133	266.2	49,005 10	3.54.	47,165 35	3.40.
1873, . .	140	289.5	56,961 10	3.78 3	55,104 91	2.33.	
Totals, .	3,010	358.3	\$791,968 28	\$2.50.	\$824,439 96	\$2.60.2	
<i>Lancaster.</i>	1856 to '63,	346	109.	\$99,871 64	\$2 51.7	\$98,124 32	\$2.47.3
	1864, . .	64	140.	18,000 00	2.47.2	18,133 00	2.49.
	1865, . .	54	140.	12,000 00	1.65.8	17,378 01	2.39.
	1866, . .	75	144.	27,403 17	3.66.	20,975 95	2.80.
	1867, . .	77	141.	21,720 67	2.96.2	24,752 81	3.37.6
	1868, . .	56	138.	21,117 86	2.94.2	19,968 79	2.78.3
	1869, . .	58	140.	28,914 76	3.97.1	23,891 39	3.28.
	1870, . .	44	145.	25,693 20	3.40.7	24,494 49	3.24.
	1871, . .	28	138.	24,557 44	3.40.7	22,753 61	3.17.
	1872, . .	24	121.5	23,987 00	3.00.5	22,747 07	3.60.
1873, . .	20	121.	25,296 54	4.02.	23,565 62	3.74.	
Total, .	846	124.4	\$328,562 28	\$2.82.1	\$316,786 06	\$2.70.2	



## EXPENSES OF STATE REFORMATORIES.

TABLE XX.—*Expenses*—Concluded.

YEARS.	Whole number Admitted.	Average number.	Sum drawn from State Treasury.	First Average Weekly Cost.	Current Expen- ses reported.	Second Average Weekly Cost.	
<i>Nautical School.</i>	1860 to '63,	621	101.	\$73,675 00	\$3.50.	\$70,261 72	\$3.34.
	1864, . .	192	147.09	28,790 76	3.74.	28,392 52	3.69.
	1865, . .	165	160.5	34,725 09	4.16.	35,535 49	4.27.
	1866, . .	242	218.	44,873 51	3.96.	42,701 53	3.76.
	1867, . .	255	285.	56,595 89	3.81.	54,800 38	3.69.
	1868, . .	205	273.	51,484 82	3.63.	49,440 30	3.48.
	1869, . .	190	264.	52,313 68	3.78.	51,365 57	3.74.
	1870, . .	117	233.	49,198 10	4.06.	47,932 82	3.95.
	1871, . .	109	159.	31,405 06	3.79.8	31,419 40	3.80.1
	1872,* . .	48	107.	19,375 26	-	19,939 12	-
Totals, .	2,144	179.	\$437,437 17	\$3.62.	\$431,788 85	\$3.76.8	

\* Nine months.

## APPENDIX TO SECRETARY'S REPORT.

## PART SECOND.—THE PAUPER ABSTRACT.

## A.—Town Paupers.

TABLE XXI.—THE TOWN ALMSHOUSES.

T O W N S.	Population in 1870.	Number of acres of Land.	VALUE OF ALMSHOUSE PROPERTY.			PAUPER EXPENSES.			
			Total.	Real Estate.	Personal Prop- erty.	Total.	For Partial Support.	For Full Support.	
								Out of Alms-house.	At Alms-house.
<i>Barnstable County.</i>									
Barnstable, . . . . .	4,793	100	\$6,000 00	\$4,500 00	\$1,500 00	\$4,818 93	\$2,287 31	\$573 60	\$1,958 02
Brewster, . . . . .	1,259	5	1,200 00	1,000 00	200 00	1,416 19	546 16	—	870 03
Chatham, . . . . .	2,411	30	1,900 00	1,700 00	200 00	2,347 00	895 00	652 00	800 00
Dennis, . . . . .	3,269	40	2,500 00	2,500 00	—	2,576 64	1,796 64	—	780 00
Falmouth, . . . . .	2,237	14	3,000 00	2,500 00	500 00	2,129 88	678 38	270 48	1,186 02
Harwich, . . . . .	3,080	4	2,500 00	2,500 00	—	3,990 00	2,552 54	350 00	1,087 46
Orleans, . . . . .	1,323	2	500 00	500 00	—	1,145 00	340 00	80 00	725 00
Provincetown, . . . . .	3,865	1	7,000 00	6,500 00	500 00	3,604 89	891 19	1,744 65	969 05
Sandwich, . . . . .	3,694	150	3,200 00	2,200 00	1,000 00	4,816 97	2,416 04	483 81	1,917 12
Wellfleet, . . . . .	2,135	2	1,000 00	700 00	300 00	1,600 00	716 00	184 00	700 00
Yarmouth, . . . . .	2,423	15	3,500 00	3,000 00	500 00	3,767 57	1,328 36	421 95	2,017 26
Totals (11 towns),	30,489	363	\$32,300 00	\$27,600 00	\$4,700 00	\$32,213 07	\$14,442 62	\$4,760 49	\$13,009 96
<i>Berkshire County.</i>									
Adams, . . . . .	12,090	250	\$13,874 13	\$10,000 00	\$3,874 13	\$4,663 33	\$1,696 15	\$284 07	\$2,083 11
Lee, . . . . .	8,866	8	4,000 00	2,500 00	1,500 00	2,456 74	865 24	159 11	1,432 39
Pittsfield, . . . . .	11,112	125	6,000 00	5,000 00	1,000 00	4,556 26	2,141 74	297 51	2,117 01
Totals (3 towns),	27,068	383	\$23,874 13	\$17,500 00	\$6,374 13	\$11,076 33	\$4,703 13	\$740 69	\$6,332 51

## THE TOWN ALMSHOUSES.

<i>Bristol County.</i>		24	\$1,182	\$1,700 00	\$1,500 00	\$200 00	\$1,170 00	\$451 11	\$200 00	\$518 89
	Acushnet, . . . . .	107	6,769	5,500 00	3,500 00	2,000 00	3,094 48	1,211 75	689 37	1,293 36
	Attleborough, . . . .	100	744	4,607 00	3,500 00	1,107 00	475 00	275 00	—	200 00
	Berkley, . . . . .	75	3,367	8,000 00	3,500 00	2,000 00	4,833 35	2,214 78	812 80	1,805 77
	Dartmouth, . . . . .	73	1,817	4,000 00	2,500 00	1,500 00	1,354 08	15 00	571 71	767 32
	Dighton, . . . . .	138	3,668	5,700 00	4,000 00	1,700 00	8,638 80	1,663 74	955 77	1,019 29
	Easton, . . . . .	85	2,626	7,105 00	5,000 00	1,605 00	1,552 94	376 60	260 62	916 72
	Fairhaven, . . . . .	90	26,766	67,500 00	60,000 00	7,500 00	18,657 00	9,297 55	2,242 45	7,717 00
	Fall River, . . . . .	1372	1,372	5,500 00	4,000 00	1,500 00	1,550 00	50 00	300 00	1,200 00
	Free-town, . . . . .	2,432	5,234 59	8,400 00	3,400 00	1,834 59	1,848 43	1,075 55	269 48	498 40
	Mansfield, . . . . .	21,320	59,700 00	52,300 00	7,400 00	7,400 00	23,776 57	14,156 20	3,027 10	6,593 27
	New Bedford, . . . .	70	1,821	2,500 00	2,000 00	500 00	1,100 00	650 00	—	450 00
	Norton, . . . . .	100	1,895	6,000 00	4,000 00	2,000 00	1,686 51	730 38	584 00	956 13
	Rehoboth, . . . . .	1021	6,720 83	5,000 00	4,000 00	1,720 83	584 00	—	52 00	946 77
	Seekonk, . . . . .	1,776	8,300 00	5,800 00	2,500 00	2,500 00	1,097 77	99 00	64 63	275 00
	Somerset, . . . . .	1,294	3,000 00	2,500 00	500 00	500 00	339 63	4,277 81	—	4,625 13
	Swansey, . . . . .	140	18,629	10,000 00	6,000 00	4,000 00	11,873 56	803 41	2,970 62	1,590 07
	Taunton, . . . . .	74	2,724	6,500 00	5,000 00	1,500 00	2,538 79	803 41	145 31	1,590 07
	Westport, . . . . .	1,620	\$217,567 42	\$176,500 00	\$41,067 42	\$81,165 86	\$37,412 51	\$12,981 23	\$30,772 12	
	Totals (18 towns),									
<i>Dukes County.</i>		—	1,516	\$300 00	†	\$300 00	\$3,230 01	\$1,507 94	\$422 07	\$1,300 00
	Edgartown (1 town),									
<i>Essex County.</i>										
	Amesbury, . . . . .	54	5,881	\$6,000 00	\$4,500 00	\$1,500 00	\$2,000 00	\$800 00	—	\$1,400 00
	Andover, . . . . .	79	4,873	12,808 09	7,500 00	5,308 09	6,639 15	527 18	\$644 91	4,467 06
	Beverly, . . . . .	28	6,507	33,000 00	28,000 00	5,000 00	6,500 00	1,141 49	1,258 51	4,100 00
	Boxford, . . . . .	100	847	5,000 00	4,000 00	1,000 00	825 90	89 00	168 40	568 50

**† Leased.**

\* Farm pays all its expenses.

## APPENDIX TO SECRETARY'S REPORT.

TABLE XXI.—The Town Almshouses—Continued.

TOWNS.	Population in 1870.	Number of Acres of Layd.	VALUE OF ALMHOUSE PROPERTY.			PAUPER EXPENSE.			
			Total.	Real Estate.	Personal Property.	Total.	For Partial Support.	For Full Support.	
								Out of Almshouse.	At Almshouse.
<i>Essex Co.—Con.</i>									
Bradford, . . .	2,014	80	\$5,021 85	\$3,200 00	\$1,821 85	\$1,388 59	\$149 91	\$429 00	\$809 68
Essex, . . .	1,614	130	9,151 66	6,000 00	3,151 66	1,219 00	967 69	400 81	450 50
Georgetown, . . .	2,088	75	6,612 09	3,800 00	2,812 09	1,639 09	649 89	62 80	926 90
Gloucester, . . .	15,389	50	20,000 00	15,000 00	5,000 00	9,633 61	6,090 50	1,042 80	2,500 31
Groveland, . . .	1,776	100	5,759 62	4,000 00	1,759 62	469 89	49 84	121 00	299 55
Haverhill, . . .	13,092	114	23,666 21	15,000 00	8,666 21	14,972 10	9,163 00	1,300 00	4,509 10
Ipswich, . . .	3,720	340	21,586 00	16,000 00	5,586 00	2,891 07	1,300 72	206 35	1,384 00
Lawrence, . . .	28,921	54	14,946 57	12,208 57	2,738 00	7,040 54	2,343 42	1,680 58	3,066 54
Lynn, . . .	28,233	43	35,775 00	25,575 00	10,200 00	26,391 86	16,930 58	4,036 19	6,425 09
Manchester, . . .	1,665	49.25	15,885 00	13,086 00	2,799 00	1,507 53	298 69	948 96	869 88
Marblehead, . . .	7,703	23.25	33,500 00	25,500 00	8,000 00	6,458 88	2,753 96	500 00	3,204 92
Methuen, . . .	2,959	132	7,500 00	5,000 00	2,500 00	1,565 00	236 00	280 00	1,049 00
Newburyport, . . .	12,536	45	15,000 00	10,000 00	5,000 00	14,201 42	6,931 65	1,997 13	6,272 64
North Andover, . . .	2,549	125	10,850 00	8,100 00	2,750 00	2,064 53	672 63	357 93	1,133 97
Peabody, . . .	7,343	204	25,700 00	20,200 00	5,500 00	3,768 89	1,461 63	611 21	1,695 55
Rockport, . . .	8,904	4	7,778 00	7,000 00	778 00	3,322 98	1,378 01	422 09	1,522 83
Salem, . . .	24,117	100	80,000 00	75,000 00	5,000 00	13,150 00	3,625 99	2,448 00	6,976 01
Salisbury, . . .	3,776	20	2,500 00	1,800 00	700 00	1,726 92	1,045 25	—	681 67
Saugus, . . .	2,247	50	10,900 00	8,000 00	2,900 00	2,800 00	1,350 00	—	1,450 00
Topsfield, . . .	1,213	107	6,000 00	4,000 00	1,000 00	1,102 16	71 68	280 48	750 00
West Newbury, . . .	2,006	55	3,800 00	3,000 00	800 00	807 80	—	104 00	703 80
<b>Totals (25 towns),</b>	<b>186,732</b>	<b>2,161.5</b>	<b>\$417,740 09</b>	<b>\$325,469 57</b>	<b>\$92,270 52</b>	<b>\$133,076 36</b>	<b>\$68,127 71</b>	<b>\$18,751 15</b>	<b>\$60,197 50</b>

### THE TOWN ALMSHOUSES.

<b>Franklin County.</b>									
1,180	150	\$3,000 00	\$2,700 00	\$300 00	\$990 00	\$135 00	\$190 00	\$655 00	
1,946	70	2,200 00	1,600 00	600 00	694 98	898 43	-	806 50	
1,005	150	2,895 00	2,000 00	895 00	1,051 57	-	199 81	851 76	
3,589	125	7,000 00	5,000 00	2,000 00	1,422 87	714 41	197 00	611 46	
672	100	1,600 00	1,500 00	100 00	148 99	-	-	143 99	
613	150	4,200 00	3,000 00	1,200 00	532 00	-	-	632 00	
877	175	5,108 00	3,500 00	1,608 00	610 22	137 70	276 00	196 52	
2,224	200	5,500 00	4,200 00	1,300 00	1,247 53	197 53	350 00	700 00	
987	80	1,385 00	1,000 00	385 00	1,135 11	212 13	280 22	692 76	
2,091	123	3,600 00	2,600 00	1,000 00	774 42	-	193 11	581 31	
614	90	1,000 00	500 00	500 00	696 74	23 50	126 96	546 28	
769	200	4,705 35	3,100 00	1,605 35	942 56	98 25	-	849 31	
539	150	2,869 00	1,800 00	1,069 00	1,214 93	489 15	-	725 78	
<b>Totals (18 towns),</b>		<b>\$45,062 35</b>	<b>\$32,500 00</b>	<b>\$12,562 35</b>	<b>\$11,456 87</b>	<b>\$2,391 10</b>	<b>\$1,763 10</b>	<b>\$7,302 67</b>	
<b>Hampden County.</b>									
1,288	235	\$6,040 00	\$4,300 00	\$1,740 00	\$925 84	\$50 00	\$153 00	\$723 84	
3,204	215	6,300 00	5,000 00	1,300 00	1,441 50	353 84	-	1,087 66	
3,631	160	4,606 46	3,000 00	1,606 46	1,368 23	351 52	492 09	624 62	
26,708	17	63,811 00	60,000 00	3,811 00	14,394 25	7,875 39	1,854 28	5,164 38	
6,519	200	10,000 00	7,000 00	3,000 00	5,060 80	2,125 46	680 84	2,255 00	
<b>Totals (5 towns),</b>		<b>\$90,757 46</b>	<b>\$79,300 00</b>	<b>\$11,457 46</b>	<b>\$23,690 62</b>	<b>\$10,756 21</b>	<b>\$3,178 71</b>	<b>\$9,755 70</b>	
<b>Hampshire County.</b>									
4,035	125	\$8,882 00	\$6,800 00	\$2,082 00	\$1,287 96	\$67 18	\$921 76	\$298.47	
2,428	110	5,500 00	3,000 00	2,500 00	3,425 00	650 00	375 00	2,400 00	
1,023	105	1,000 00	800 00	200 00	704 80	-	387 80	317 00	
665	85	4,000 00	3,000 00	1,000 00	832 88	99 88	133 00	600 00	

## APPENDIX TO SECRETARY'S REPORT.

TABLE XXX.—*The Town Almshouses—Continued.*

T O W N S.	Population in 1870.	Number of Acres of Land.	V A L U E O F A L M H O U S E P R O P E R T Y.			P A U P E R E X P E N D I T U R E S.			
			Total.	Real Estate.	Personal Prop- erty.	Total.	For Partial Support.	For Full Support.	
								Out of Almshouse.	At Almshouse.
<i>Hampshire Co.—Con.</i>									
Northampton, . . .	10,160	35	\$10,000 00	\$10,000 00	—	\$4,497 92	\$2,143 67	\$1,234 95	\$1,119 30
Prescott, . . .	541	90	2,300 00	1,600 00	\$700 00	600 00	—	148 00	452 00
Ware, . . .	4,259	125	4,200 00	3,000 00	1,200 00	1,363 17	547 43	—	815 74
Totals (7 towns),	\$23,111	675	\$35,832 00	\$28,200 00	\$7,632 00	\$12,711 13	\$3,508 11	\$3,200 51	\$6,002 51
<i>Middlesex County.</i>									
Acton, . . .	1,593	120	\$4,800 00	\$4,000 00	\$800 00	\$892 63	\$355 63	\$312 00	\$225 00
Arlington, . . .	3,261	16	12,600 00	12,000 00	600 00	2,181 02	599 89	—	1,581 13
Ashby, . . .	994	115	7,943 00	5,000 00	2,943 00	618 50	—	50 00	568 50
Ashland, . . .	2,186	116	9,698 18	7,000 00	2,698 18	1,882 42	449 47	—	1,432 95
Bedford, . . .	849	114	7,000 00	5,000 00	2,000 00	187 95	212 19	—	24 24*
Billerica, . . .	1,833	175	10,565 00	7,000 00	3,565 00	1,325 23	143 87	—	1,181 36
Brighton, . . .	4,967	14	25,000 00	25,000 00	—	3,164 92	1,686 44	921 91	656 57†
Burlington, . . .	626	40	8,800 00	8,000 00	800 00	1,237 12	40 00	—	1,197 12
Cambridge, . . .	39,634	36.25	75,000 00	60,000 00	15,000 00	31,250 00	9,606 00	3,644 00	18,000 00
Carlisle, . . .	569	140	5,725 00	4,000 00	1,725 00	1,555 93	—	75 00	1,490 93
Charlestown, . . .	28,323	3	60,000 00	55,000 00	5,000 00	10,932 77	5,741 24	2,914 56	2,276 97
Chelmsford, . . .	2,374	83	5,432 14	4,695 00	737 14	2,513 60	162 08	641 43	1,710 09
Concord, . . .	2,412	40	5,000 00	4,000 00	1,000 00	2,236 92	287 87	242 75	1,706 80
Draughton, . . .	2,078	120	13,000 00	11,000 00	2,000 00	1,732 70	370 87	110 00	1,262 33
Framingham, . . .	4,968	100	10,740 40	7,600 00	3,140 40	889 09	310 67	168 00	432 43
Groton, . . .	3,684	240	10,000 00	8,000 00	2,000 00	639 21	239 21	—	400 00

## THE TOWN ALMSHOUSES.

	3,073	180	\$8,035 00	\$5,000 00	\$3,035 00	\$2,374 36	\$333 19	\$481 25	\$1,559 92
Holliston, . . . . .	4,419	120	7,800 00	6,000 00	1,800 00	2,401 38	1,348 38	—	1,033 00
Hopkinton, . . . . .	3,389	100	6,000 00	4,500 00	1,500 00	1,130 00	270 00	—	860 00
Hudson, . . . . .	2,277	28	6,266 11	5,000 00	1,266 11	2,667 94	818 59	—	1,849 35
Lexington, . . . . .	983	155	8,000 00	6,000 00	2,000 00	806 75	217 75	61 00	628 00
Littleton, . . . . .	40,928	125	37,063 72	25,000 00	12,063 72	11,319 34	2,628 31	4,374 87	4,316 16
Lowell, . . . . .	7,367	7	11,013 50	9,100 00	1,912 50	6,882 92	2,706 52	449 10	3,727 30
Malden, . . . . .	8,474	75	8,000 00	7,000 00	1,000 00	3,331 00	1,550 75	—	1,780 25
Marlborough, . . . . .	5,717	35	15,000 00	12,000 00	3,000 00	4,233 00	1,975 43	24 57	2,233 00
Medford, . . . . .	6,404	70	9,700 00	7,500 00	2,200 00	3,495 00	1,300 00	720 00	1,475 00
Natick, . . . . .	12,825	40	24,000 00	17,000 00	7,000 00	4,182 99	2,276 89	1,063 41	842 69
Newton, . . . . .	942	120	8,500 00	6,000 00	2,500 00	1,600 00	300 00	—	1,300 00
North Reading, . . . . .	1,842	63	6,008 27	4,000 00	2,008 27	1,824 72	271 70	32 50	1,520 52
Pepperell, . . . . .	2,664	11	7,130 00	4,500 00	2,630 00	1,282 60	703 65	140 00	438 95
Reading, . . . . .	1,082	80.12	6,137 00	3,800 00	2,337 00	1,779 33	616 78	—	1,262 55
Sherburn, . . . . .	4,513	25	8,662 05	6,500 00	2,162 05	3,994 47	1,550 69	534 48	1,909 30
Stonham, . . . . .	1,813	130	5,000 00	4,000 00	1,000 00	1,427 80	27 80	—	1,400 00
Stow, . . . . .	2,091	160	8,250 00	6,000 00	2,250 00	2,100 00	100 00	—	2,000 00
Sudbury, . . . . .	1,944	90	8,500 00	6,000 00	2,500 00	1,087 82	162 82	200 00	725 00
Tewksbury, . . . . .	1,962	160	5,000 00	3,800 00	1,200 00	703 00	125 00	78 00	500 00
Townsend, . . . . .	629	167	6,825 00	5,000 00	1,825 00	810 92	260 60	124 20	426 12
Tyngsborough, . . . . .	4,135	93	13,957 77	10,075 00	3,882 77	3,905 68	450 00	360 00	3,095 68
Wakefield, . . . . .	9,065	70	33,709 00	30,000 00	3,709 00	3,403 00†	933 62	212 85	2,256 53
Waltham, . . . . .	4,326	31.5	37,572 50	35,000 00	2,572 50	3,465 79	923 71	—	2,542 08
Watertown, . . . . .	1,240	80	4,300 00	3,000 00	1,300 00	500 00	—	—	500 00
Wayland, . . . . .	1,803	150	7,000 00	5,000 00	2,000 00	2,096 00	194 00	450 88	1,451 17
Westford, . . . . .	1,261	80	7,000 00	6,000 00	1,000 00	349 91	47 12	—	302 79
Weston, . . . . .	866	95	4,000 00	3,500 00	500 00	1,077 00	50 00	100 00	927 00
Wilmington, . . . . .	8,560	48	13,122 00	9,500 00	3,622 00	8,984 00	3,073 00	925 00	4,986 00
Totals (45 towns), . . . . .	246,825	4,055.87	\$598,354 64	\$478,070 00	\$120,284 64	\$146,476 73	\$45,220 73	\$19,399 71	\$81,856 29

† Year ending March 1, 1873.

† Almshouse not used since March 31.

\* Profit.



## APPENDIX TO SECRETARY'S REPORT.

TABLE XXI.—The Town Almshouses—Continued.

T O W N S.	Population in 1870.	Number of Acres of Land.	VALUE OF ALMSHOUSE PROPERTY.			PAID BY EXPENSE.			
			Total.	Real Estate.	Personal Property.	Total.	For Partial Support.	For Full Support.	
								Out of Almshouse.	At Almshouse.
<i>Nantucket County.</i>									
Nantucket (1 town),	4,128	4	\$5,800 00	\$5,000 00	\$800 00	\$8,866 72	\$3,296 56	\$2,866 72	\$8,208 44
<i>Norfolk County.</i>									
Bellingham, . . .	1,282	155	\$4,100 00	\$3,000 00	\$1,100 00	\$1,677 15	\$95 00	\$188 15	\$1,394 00
Braintree, . . .	3,948	22	4,645 00	3,000 00	1,645 00	2,831 11	973 11	991 10	866 90
Canton, . . .	3,879	90	6,466 00	5,000 00	1,466 00	2,080 71	444 29	782 30	854 12
Cohasset, . . .	2,180	20	6,500 00	4,000 00	2,500 00	2,232 27	860 00	716 03	666 24
Dedham, . . .	7,342	86	9,000 00	6,500 00	2,500 00	5,662 42	2,577 00	1,240 21	1,845 21
Foxborough, . . .	8,057	100	7,200 00	4,500 00	2,700 00	2,606 42	621 23	198 49	1,791 70
Franklin, . . .	2,612	132	8,000 00	6,000 00	2,000 00	2,500 00	800 00	1,000 00	1,200 00
Medfield, . . .	1,142	100	8,000 00	6,000 00	2,000 00	1,266 00	185 00	195 00	986 00
Medway, . . .	3,721	140	12,619 00	9,000 00	3,619 00	2,368 47	600 80	604 16	1,163 61
Milton, . . .	2,688	40	8,000 00	7,000 00	1,000 00	8,402 40	1,232 77	969 68	1,200 00
Needham, . . .	3,607	110	12,500 00	9,000 00	3,500 00	2,904 99	688 78	566 24	1,749 97
Quincy, . . .	7,442	26	7,500 00	6,000 00	1,500 00	6,500 00	8,400 00	1,100 00	2,000 00
Randolph, . . .	5,642	18	14,000 00	12,000 00	2,000 00	2,509 96	978 97	552 44	978 56
Sharon, . . .	1,508	98	6,000 00	4,000 00	2,000 00	1,797 97	829 32	420 79	1,047 86
Stoughton, . . .	4,914	83	6,557 00	4,500 00	2,057 00	1,902 52	400 86	506 07	997 10
Walpole, . . .	2,187	197½	4,500 00	3,000 00	1,500 00	1,298 87	652 22	133 00	613 15
Weymouth, . . .	9,010	60	12,000 00	8,000 00	4,000 00	6,586 56	2,716 17	2,018 92	1,860 47
Wrentham, . . .	2,292	90	5,108 00	3,000 00	2,108 00	2,440 86	1,427 58	396 95	616 33
<b>Totals (18 towns),</b>	<b>68,248</b>	<b>1,386.75</b>	<b>\$141,692 60</b>	<b>\$102,200 00</b>	<b>\$39,192 60</b>	<b>\$22,507 18</b>	<b>\$18,322 50</b>	<b>\$12,573 48</b>	<b>\$21,671 11</b>



## APPENDIX TO SECRETARY'S REPORT.

TABLE XXI.—*The Town Almshouses—Continued.*

T O W N S.	Population in 1870.	Number of Acres of Land.	V A L U E OF ALMHOUSE PROPERTY.			P A I D E R P E N S E S.				
			Total.	Real Estate.	Personal Property.	Total.	For Partial Support.	For Full Support.		
								Out of Almshouse.	At Almshouse.	
Worcester Co.—Con.										
Barre.	2,572	143	\$8,000 00	\$6,000 00	\$2,000 00	\$2,527 22	\$383 76	\$556 87	\$1,586 59	
Blackstone,	5,421	99	5,297 00	3,000 00	2,297 00	3,745 00	2,179 00	364 00	1,202 00	
Bolton,	1,014	85	4,000 00	3,000 00	1,000 00	1,150 00	35 00	—	1,115 00	
Boylston,	800	100	5,000 00	4,000 00	1,000 00	572 64	72 00	—	500 64	
Brookfield,	2,527	385	12,300 00	10,800 00	1,500 00	1,770 00	107 00	565 00	1,098 00	
Charlton,	1,878	200	6,000 00	4,000 00	2,000 00	1,125 10	42 80	—	1,082 30	
Clinton,	5,429	16	5,970 00	4,500 00	1,470 00	1,875 00	405 24	455 60	1,014 16	
Dana,	758	150	5,100 00	3,500 00	1,600 00	1,378 16	337 00	—	1,041 16	
Douglas,	2,182	200	6,486 41	4,500 00	1,986 41	1,129 30	105 84	315 69	707 77	
Dudley,	2,388	100	4,613 45	2,700 00	1,913 45	558 07	11 45	—	546 62	
Fitchburg,	11,260	80	25,885 22	19,500 00	6,385 22	7,339 81	3,042 89	877 96	3,418 96	
Gardner,	3,333	220	7,989 95	5,500 00	2,489 95	1,686 00	190 18	112 73	1,383 09	
Grafton,	4,594	238	10,311 00	6,000 00	4,311 00	1,680 70	625 00	234 00	821 70	
Hardwick,	2,219	160	5,000 00	3,000 00	2,000 00	1,298 53	659 91	—	638 62	
Harvard,	1,341	112	14,400 00	12,000 00	2,400 00	1,687 39	215 49	156 68	1,315 22	
Holden,	2,062	350	9,000 00	6,000 00	3,000 00	2,561 69	516 93	—	2,044 76	
Hubbardston,	1,654	160	5,500 00	4,500 00	1,000 00	975 00	50 00	—	325 00	
Lancaster,	1,845	200	6,477 38	4,000 00	2,477 38	2,269 24	353 96	403 67	1,512 21	
Leicester,	2,768	180	6,000 00	4,500 00	1,500 00	1,102 93	395 10	237 10	470 73	
Leominster,	3,804	100	8,866 31	6,000 00	2,866 31	1,900 00	274 79	127 59	1,497 62	
Lunenburg,	1,121	100	8,000 00	6,000 00	2,000 00	1,471 56	84 25	—	1,387 31	
Milford,	9,890	120	9,090 00	6,000 00	4,090 00	7,198 00	3,204 00	862 00	3,072 00	
Millbury.	4,307	125	8,182 76	5,000 00	3,182 76	2,801 11	405 63	—	2,045 48	

## THE TOWN ALMSHOUSES.

Northborough, . . .	1,504	100	\$4,500 00	\$3,000 00	\$1,500 00	\$992 85	\$100 00	\$192 85	\$700 00
Northbridge, . . .	3,774	120	3,700 00	2,500 00	1,200 00	1,598 68	846 24	132 28	620 16
North Brookfield, . . .	3,343	100	4,500 00	3,000 00	1,500 00	1,649 90	875 01	-	772 89
Oxford, . . .	2,669	235	8,000 00	6,000 00	2,000 00	2,511 21	906 51	725 00	1,479 70
Paxton, . . .	646	100	3,114 00	2,000 00	1,114 00	1,036 15	141 00	-	895 15
Petersham, . . .	1,335	250	6,765 00	4,500 00	1,265 00	985 85	342 61	-	643 24
Princeton, . . .	1,279	120	7,119 00	5,000 00	2,119 00	704 91	134 50	-	570 41
Rutland, . . .	1,024	230	6,400 00	4,500 00	1,900 00	356 33	-	-	356 33
Shrewsbury, . . .	1,610	20	3,500 00	2,800 00	700 00	2,715 00	500 00	565 00	1,650 00
Southbridge, . . .	5,208	130	5,556 42	3,400 00	2,156 42	2,773 23	952 23	182 00	1,639 00
Spencer, . . .	3,952	178	7,727 00	4,500 00	3,227 00	1,800 00	960 00	-	1,440 00
Sterling, . . .	1,670	128	6,646 83	4,250 00	2,396 83	2,308 01	247 06	499 77	1,561 18
Sturbridge, . . .	2,101	98	3,356 00	2,000 00	1,356 00	880 00	149 50	-	730 50
Sutton, . . .	2,699	140	6,480 00	3,850 00	2,630 00	1,904 42	782 17	875 19	747 06
Templeton, . . .	2,802	180	7,000 00	5,000 00	2,000 00	2,256 30	616 71	656 40	983 19
Upton, . . .	1,989	230	7,177 82	4,500 00	2,677 82	1,734 50	179 59	585 65	969 26
Uxbridge, . . .	3,058	70	4,000 00	2,650 00	1,350 00	3,000 00	974 00	389 00	1,637 00
Warren, . . .	2,625	200	7,000 00	5,000 00	2,000 00	1,936 00	223 42	182 00	1,530 58
Webster, . . .	4,763	124.5	5,000 00	4,000 00	1,000 00	2,700 00	610 00	790 00	1,300 00
Westborough, . . .	3,601	202	13,161 00	8,363 00	4,798 00	1,031 64	602 79	291 25	137 60
West Brookfield, . . .	1,842	150	5,500 00	3,500 00	2,000 00	1,063 00	298 00	-	765 00
Westminster, . . .	1,770	80	4,879 40	3,000 00	1,879 40	1,434 25	209 18	104 00	1,121 07
Winchester, . . .	3,998	200	8,000 00	6,000 00	2,000 00	1,980 12	777 06	140 00	1,063 06
Winchendon, . . .	41,105	296	51,678 17	39,100 00	12,578 17	17,165 19	7,525 63	1,922 87	7,716 69
Totals (49 towns),	180,803	7,536.5	\$990,819 61	\$274,713 00	\$116,106 61	\$108,516 18	\$32,530 63	\$13,002 15	\$62,983 40

## APPENDIX TO SECRETARY'S REPORT.

TABLE XXI.—The Town Almshouses—Continued.

TOWNS.	Cost of Superintendence.	Value of Labor and of Panper inmates.	Whole No. Fully Supported.	Whole No. of Vagrants, including those sent to State Almshouse.	Average No. Fully Supported.	Average No. at Almshouse.	Average Weekly Cost at Almshouse.
<i>Barnstable County.</i>							
Barnstable, . . . . .	\$600 00	\$400 00	27	47	22.61	19.74	\$1 90.8
Brewster, . . . . .	156 00	20 00	8	18	8	8	2 09.1
Chatham, . . . . .	200 00	75 00	15	20	13	9.07	1 69.6
Dennis, . . . . .	170 00	—	9	3	6.75	6.75	2 22.2
Falmouth, . . . . .	450 00	291 14	15	3	12.08	11.08	2 05.8
Harwich, . . . . .	218 00	—	11	8	9.54	7.75	2 69.8
Orleans, . . . . .	208 00	—	10	—	7.03	6.51	2 14.2
Provincetown, . . . . .	288 84	—	27	16	15.87	10.78	1 78.7
Sandwich, . . . . .	300 00	200 00	20	52	17.37	15.08	2 45.8
Wellfleet, . . . . .	175 00	—	6	9	6	5	2 69.2
Yarmouth, . . . . .	287 00	100 00	21	14	20.32	19.13	2 02.8
Totals (11 towns), . . . . .	\$2,947 84	\$1,086 14	169	170	138.57	118.79	\$2 10.6
<i>Berkshire County.</i>							
Adams, . . . . .	\$1,200 00	—	28	205	20.32	16.32	\$8 16.1
Lee, . . . . .	425 00	\$269 50	8	56	5.69	4.91	5 61
Pittsfield, . . . . .	275 00	10 00	18	580	14.93	11.59	3 51.4
Totals (3 towns), . . . . .	\$1,900 00	\$279 50	54	841	40.94	32.82	\$3 65.2
<i>Bristol County.</i>							
Acushnet, . . . . .	\$170 00	—	8	15	6.87	5.87	\$1 60.9
Attleborough, . . . . .	300 00	\$100 00	11	305	8.24	6.24	4 74.7

## THE TOWN ALMSHOUSES.

Berkley,	£200 00	£52 00	7	14	8	4.96	4.96	£0 77.5
Dartmouth,	275 00	100 00	23	125	-	16.6	12.4	2 80.1
Dighton,	360 00	25 00	9	-	15	7.54	5.05	2 92.2
Easton,	450 00	100 00	11	74	188	10.44	6.56	2 99.2
Fairhaven,	500 00	-	10	22	58	7.37	5.62	3 13.3
Fall River,	700 00	4,000 00	157	877	1,066	66.76	57.56	2 37.8
Freetown,	300 00	-	16	8	43	13.17	10	2 30.8
Mansfield,	400 00	-	7	50	443	6.63	5	1 91.7
New Bedford,	1,000 00	550 00	99	1,590	593	56.68	41.23	3 07.5
Norton,	250 00	50 00	1	50	75	1	1	8 65.3
Rehoboth,	312 00	100 00	19	81	36	12.65	12.65	1 45.3
Seekonk,	-	-	5	-	32	5	2	-
Somerset,	400 00	75 00	8	6	70	4.44	3.94	4 62.1
Swansey,	-	50 00	2	3	49	2	2	2 64.4
Taunton,	500 00	200 00	118	318	1,057	45.5	31.23	2 84.8
Westport,	355 00	99 99	27	89	10	22.9	21.9	1 39.6
Totals (18 towns),	£6,452 00	£5,501 99	588	3,923	4,663	298.75	234.19	£2 62.6
Dukes County.								
Edgartown (1 town),	£87 50	-	12	16	-	9.18	7.18	£3 48.2
Essex County.								
Amesbury,	£350 00	£200 00	19	40	15	16.21	16.21	£1 66.1
Andover,	625 00	100 00	42	69	370	29.32	26.13	3 28.7
Beverly,	500 00	-	35	38	69	21.34	17.34	4 54.7
Boxford,	337 50	50 00	5	5	12	4.5	8.5	3 12.3
Bradford,	300 00	-	5	11	6	4.87	2	7 78.5
Essex,	350 00	-	9	15	19	8.75	6.75	1 28.3
Georgetown,	300 00	-	9	18	71	5.59	5.3	3 36.3
Gloucester,	450 00	500 00	42	625	191	28.03	22.65	2 12.3

## APPENDIX TO SECRETARY'S REPORT.

TABLE XXI.—*The Town Almshouses—Continued.*

TOWNS.	Cost of Superintendence.	Value of Labor of Pauper inmates.	Whole No. fully Supported.	Whole No. Received and partially Supported.	Whole No. of Valuing those sent to State Almshouse.	Average No. fully Supported.	Average No. at Almshouse.	Average Weekly Cost at Almshouse.
<i>Essex Co.—Con.</i>								
Groveland, . . .	\$275 00	\$25 00	3	9	27	3	2	\$2 88
Haverhill, . . .	550 00	—	46	337	407	32.96	26.21	8 30.8
Ipswich, . . .	500 00	500 00	18	26	110	15.66	15.11	1 76.1
Lawrence, . . .	800 00	50 00	37	630	1,473	18.22	8.41	7 01.2
Lynn, . . .	550 00	400 00	86	1,017	1,675	50.05	32.23	8 83.4
Manchester, . . .	\$25 00	300 00	15	22	48	13.81	11.81	1 40
Marblehead, . . .	400 00	1,000 00	50	226	151	36.54	34.5	1 78.6
Methuen, . . .	350 00	75 00	8	22	110	7.12	5.5	3 66.7
Newburyport, . . .	500 00	—	84	393	87	51.66	40.21	2 52.1
North Andover, . . .	650 00	175 00	14	24	124	10.29	8.29	2 60.7
Peabody, . . .	700 00	400 00	32	126	230	23.73	20.34	1 60.3
Rockport, . . .	343 75	50 00	12	49	19	11.05	9	3 25.4
Salem, . . .	972 00	300 00	184	441	62	90.43	77.77	1 72.5
Salisbury, . . .	300 00	—	13	24	57	8.39	8.39	1 56.2
Saugus, . . .	400 00	100 00	8	29	119	7.5	7.5	3 71.8
Topsfield, . . .	350 00	150 00	9	10	51	8.11	6.52	2 21.2
West Newbury, . . .	350 00	50 00	10	—	13	5.15	4.65	2 91.1
Totals (25 towns), . . .	\$11,528 25	\$4,425 00	795	4,101	5,506	512.28	418.32	\$2 58.4
<i>Franklin County.</i>								
Ashfield, . . .	\$175 00	—	8	1	—	6.40	5.40	\$2 31
Buckland, . . .	200 00	—	2	20	—	2	2	2 94.7



## THE TOWN ALMSHOUSES.

	\$465 00	\$77 00	8	—	3	7.5	6.5	\$2 52
Charlmont,	400 00	—	10	27	64	9.09	7.42	1 32.5
Gre nfield,	350 00	25 00	3	—	—	3	3	3 92.3
H wley,	400 00	100 00	6	—	—	5.4	5.4	1 89.5
Leath,	400 00	25 00	7	7	—	4.11	2.25	1 67.9
Leverett,	200 00	—	8	15	24	6.62	4.57	2 94.5
Montague,	400 00	—	8	14	—	4.52	3.37	3 95.3
New Salem,	340 00	25 00	7	—	—	9.77	8.77	1 27.5
Orange,	425 00	100 00	10	2	6	5.86	4.13	2 31.9
Shutesbury,	280 00	20 00	7	—	—	7.66	7.66	2 13.2
Warwick,	412 50	—	10	11	4	4.5	4.5	3 10.2
Wendell,	225 00	—	5	9	3			
Totals (13 towns),	\$4,272 50	\$372 00	91	106	110	76.49	65.03	\$2 15.9
<i>Hampden County.</i>								
Brimfield,	\$350 00	\$80 00	12	2	40	9.03	8.28	\$1 68.1
Monson,	400 00	150 00	18	11	28	16.26	16.26	1 28.6
Palmer,	300 00	—	13	13	332	7.07	3.03	3 32.9
Springfield,	699 99	—	77	772	2,271	26.95	19.61	5 06.5
Westfield,	600 00	—	16	39	566	15.18	11	3 94.2
Totals (5 towns),	\$2,349 99	\$230 00	136	837	3,237	74.49	58.18	\$3 22.5
<i>Hampshire County.</i>								
Amherst,	\$350 00	\$60 00	11	13	33	8.17	5.17	\$1 11
Belchertown,	400 00	200 00	19	9	37	16.38	13.38	3 44.9
Enfield,	317 00	—	5	—	16	4.67	3	3 09.6
Greenwich,	300 00	50 00	5	4	12	5	3	3 84.6
Northampton,	—	—	17	72	199	16.23	11	1 95.7

## APPENDIX TO SECRETARY'S REPORT.

TABLE XXI.—The Town Almshouses—Continued.

TOWNS.	Cost of Superintendence.	Value of Labor of Pauper inmates.	Whole No. fully Supported.	Whole No. Received and partially Supported.	Whole No. of Vagrants, including those sent to State Almshouse.	Average No. fully Supported.	Average No. at Almshouse.	Average Weekly Cost at Almshouse.
<i>Hampshire Co.—Con.</i>								
Prescott, . . . . .	\$375 00	\$25 00	7	—	2	5.77	8.77	\$2 30.5
Ware, . . . . .	700 00	—	13	28	102	9.34	. 4	1 67.9
Totals (7 towns), . . . . .	\$2,442 00	\$335 00	77	126	401	65.56	47.66	\$2 42.2
<i>Middlesex County.</i>								
Acton, . . . . .	\$325 00	\$25 00	6	15	92	4.94	3.88	\$1 28
Arlington, . . . . .	—	—	5	32	226	3.02	3.02	5 00†
Ashby, . . . . .	550 00	—	12	—	—	5.57	5.21	2 09.8
Ashland, . . . . .	500 00	150 00	9	28	219	9	9	3 06.2
Bedford, . . . . .	462 50	50 00	8	5	109	7.21	7.21	—
Billerica, . . . . .	875 00	100 00	15	26	201	13.04	13.04	1 74.2
Brighton, . . . . .	268 94	—	7	82	314	5.99	.5	25 25.2
Burlington, . . . . .	328 00	200 00	6	15	40	5.79	5.79	3 97.6
Cambridge, . . . . .	2,000 00	200 00	211	1,800	1,778	100.69	80.92	4 27.7
Carlisle, . . . . .	875 00	100 00	10	—	22	6.42	6.15	4 66.2
Charlestown, . . . . .	982 00	50 00	114	1,391	815	61.82	44.78	3 97.8
Chelmsford, . . . . .	500 00	100 00	13	5	148	11.48	8.48	3 87.8
Concord, . . . . .	475 00	100 00	8	8	449	7.65	6	5 47.9
Dracut, . . . . .	900 00	700 00	16	14	52	14.09	13.48	1 78.6
Frammingham, . . . . .	350 00	100 00	8	7	418	6.04	6.04	1 65
Groton, . . . . .	400 00	350 00	11	10	74	8.97	8.97	86.8
Holliston, . . . . .	400 00	419 00	20	16	59	10.17	7.45	4 01

## THE TOWN ALMSHOUSES.

	\$450 00	\$100 00	16	114	231	9.34	9.94	\$2 16.8
Hopkinton.	500 00	100 00	9	9	110	8.35	8.35	1 98.1
Hudson.	537 50	150 00	8	22	147	6.75	6.75	5 26.9
Lexington.	400 00	-	3	13	115	2.58	2.38	4 26.6
Littleton.	1,500 00	800 00	141	529	128	69.79	47.9	1 73.3
Lowell.	500 00	145 00	36	52	525	21.02	16.52	4 31.2
Malden.	889 00	150 00	16	138	79†	8.77	8.77	3 90.3
Marlborough.	600 00	-	8	105	300	7.08	6.92	6 20.5
Medford.	400 00	-	18	*	438	8.63	5.89	4 31.6
Natick.	400 00	100 00	26	78	500	17.79	18.45	1 20.4
Newton.	350 00	-	10	24	74	8.09	8.09	3 09
North Reading.	400 00	75 00	17	18	48	13.01	12.97	2 25.4
Pepperell.	600 00	-	7	19	811	6.32	5.44	1 55.2
Reading.	400 00	-	7	80	133	4.9	4.9	4 96.5
Sherborn.	425 25	75 00	13	117	115	9.25	6.25	5 37.4
Stoneham.	375 00	125 00	6	7	72	4.51	4.51	5 96.9
Stow.	400 00	100 00	10	2	138	8.04	8.04	4 41.6
Sudbury.	525 00	400 00	10	12	24	9.71	8.71	1 60.1
Tewksbury.	500 00	100 00	9	6	20	8.86	7.86	1 22.3
Townsend.	500 00	50 00	4	3	62	3.38	3	2 73.2
Tyngsborough.	150 00	200 00	22	14	231	19.71	17.71	3 36.2
Wakefield.	500 00	50 00	16	35	721	11.33	10.33	4 20.1
Waltham.	500 00	200 00	14	64	352	9.94	9.71	5 03.5
Watertown.	300 00	50 00	3	-	64	2.58	2.58	3 72.7
Wayland.	425 00	20 00	11	10	91	7.94	5.94	4 69.8
Westford.	390 00	100 00	5	2	178	5	5	1 16.5
Weston.	300 00	50 00	12	4	133	9.9	9.38	1 90.1
Wilmington.	650 00	200 00	23	165	338	16.06	11.65	8 23
Woburn.								
Totals (45 towns).	\$22,308 19	\$5,484 00	961	5,049	10,734	600.52	496.90	\$3 16.8

\* No record.

**† For seven months.**

**Approximate.**

## APPENDIX TO SECRETARY'S REPORT.

TABLE XXI.—*The Town Almshouses—Continued.*

TOWNS.	Cost of Superintendence.	Value of Labor of Pauper inmates.	Whole No. Fully Supported.	Whole No. Received and partially Supported.	Whole No. of Vagrants, including those sent to State Almshouse.	Average No. Fully Supported.	Average No. at Almshouse.	Average Weekly Cost at Almshouse.
<i>Nantucket County.</i>								
Nantucket (1 town), . . .	\$275 00	-	65	260	-	59.48	52.25	\$1 17.9
<i>Norfolk County.</i>								
Bellingham, . . .	\$437 50	-	9	5	44	6.31	5.67	\$4 72.7
Brantree, . . .	800 00	-	10	39	105	9.08	4.08	4 08.6
Canton, . . .	375 00	-	16	12	459	13.18	9	1 82.5
Cohasset, . . .	475 00	\$100 00	9	12	27	8.75	4.75	2 69.7
Dedham, . . .	600 00	200 00	31	89	829	23.82	16.53	2 14.6
Foxborough, . . .	325 00	450 00	12	11	196	11.16	10.16	3 99.1
Franklin, . . .	800 00	150 00	14	18	151	11.73	6.17	3 74
Medfield, . . .	400 00	25 00	8	2	102	7.1	6.1	2 96.1
Medway, . . .	500 00	50 00	15	52	83	10	7.59	2 94.7
Milton, . . .	400 00	-	8	45	292	7.02	3.41	6 76.7
Needham, . . .	500 00	-	9	9	366	7.43	4.09	3 22.8
Quincy, . . .	400 00	200 00	28	43	255	16.77	10.05	3 82.7
Randolph, . . .	500 00	100 00	16	67	221	13.19	8.19	2 29.8
Sharon, . . .	337 50	-	8	27	135	7.01	4.87	4 13.8
Stoughton, . . .	258 33	100 00	17	38	164	9.97	7.72	2 48.3
Walpole, . . .	350 00	-	4	9	456	3.29	2	4 93.4
Weymouth, . . .	475 00	800 00	87	117	85	22.88	13.05	1 97.2
Wrentham, . . .	300 00	150 00	20	31	142	13.91	12.01	2 98.2
Totals (18 towns), . . .	\$7,233 33	\$2,300 00	270	626	4,112	202.60	140.44	\$2 96.7

### THE TOWN ALMSHOUSES.

Plymouth County.		Suffolk County.		Worcester County.	
Abington, . . . . .	\$350 00	\$100 00	15	70	122
Bridgewater, . . . . .	300 00	200 00	13	16	85
Carver, . . . . .	-	-	7	10	4
Duxbury, . . . . .	250 00	10 00	12	21	16
East Bridgewater, . . . . .	350 00	-	9	13	26
Hanover, . . . . .	40 00	100 00	7	32	15
Hanson, . . . . .	300 00	100 00	10	20	14
Hingham, . . . . .	425 00	100 00	23	28	120
Kingston, . . . . .	75 23	-	12	17	10
Marshfield, . . . . .	233 33	50 00	16	5	16
Mattapoisett, . . . . .	350 00	250 00	14	23	14
Middleborough, . . . . .	325 00	50 00	27	55	141
North Bridgewater, . . . . .	900 00	300 00	18	67	79
Pembroke, . . . . .	250 00	50 00	8	25	9
Plymouth, . . . . .	300 00	100 00	30	82	61
Plympton, . . . . .	155 00	40 00	7	4	12
Rochester, . . . . .	200 00	200 00	10	8	15
South Scituate, . . . . .	272 00	50 00	14	23	6
Wareham, . . . . .	118 82	-	8	19	38
West Bridgewater, . . . . .	600 00	-	4	2	25
Totals (20 towns), . . . . .	\$5,794 38	\$1,700 00	264	540	828
Suffolk County.					
Boston (1 city), . . . . .	\$500 00	-	971	5,971	1,650
Worcester County.					
Ashburnham, . . . . .	\$425 00	\$125 00	15	3	68
Athol, . . . . .	500 00	-	5	27	50
Barre, . . . . .	603 84	275 00	31	37	36

## APPENDIX TO SECRETARY'S REPORT.

TABLE XXI.—The Town Almshouses—Concluded.

TOWNS.	Cost of Superintendence.	Value of Labor of Pauper inmates.	Whole No. fully Supported.	Whole No. Received and partially Supported.	Whole No. of Vagrants, including those sent to State Almshouse.	Average No. fully Supported.	Average No. at Almshouse.	Average Weekly Cost at Almshouse.
<i>Worcester County—Con.</i>								
Blackstone.	\$875 00	\$150 00	20	69	71	9.48	7.45	\$8 10.3
Bolton.	350 00	50 00	6	2	58	4.89	4.98	4 89.5
Boylston.	400 00	75 00	8	2	58	2.5	2.5	8 85.1
Brookfield.	475 00	-	18	9	166	13.65	10.65	1 96.3
Charlton.	540 00	-	8	2	57	7.64	7.64	2 72.4
Clinton.	577 00	75 00	6	20	317	4.89	1.5	13 00.1
Dana.	400 00	200 00	9	7	16	8.24	8.24	2 42.9
Douglas.	475 00	150 00	14	7	84	8.85	6.6	2 06.2
Dudley.	375 00	-	4	2	4	3.12	3.12	3 86.9
Fitchburg.	800 00	200 00	58	286	493	24.8	21.85	3 00.9
Gardner.	600 00	-	19	20	97	9.21	8.86	3 00
Grafton.	500 00	50 00	8	44	203	6.34	5.16	3 06.2
Hardwick.	365 00	400 00	15	21	14	11.72	11.72	1 04.8
Harvard.	437 00	200 00	20	10	37	17.76	17.13	1 47.6
Holden.	600 00	125 00	16	8	-	14.68	14.68	2 67.8
Hubbardston.	800 00	100 00	5	3	20	4.35	4.35	1 43.7
Lancaster.	460 00	50 00	17	17	104	9.31	7.57	3 84.2
Leicester.	360 00	-	5	14	204	5	8	3 01.7
Leominster.	600 00	478 00	11	18	99	8.59	7.79	3 69.7
Lunenburg.	425 00	50 00	9	15	20	8.29	8.29	1 67.3
Millford.	500 00	-	58	380	97	84.39	29.84	1 98
Millbury.	600 00	-	13	35	201	11.37	11	3 67.6
Northborough.	400 00	50 00	8	10	20	6.85	4.35	3 09.5

### THE TOWN ALMSHOUSES.

	\$325 00	\$75 00	11	57	91	8.56	7.42	\$2 29.3
Northbridge, . . . . .	20 00	40 00	5	60	10	4.89	4.39	3 38.6
North Brookfield, . . . . .	500 00	100 00	12	20	78	9.68	6.64	4 28.5
Oxford, . . . . .	900 00	50 00	11	14	10	7.42	7.42	2 32
Paxton, . . . . .	450 00	75 00	6	8	4	6.26	5.25	2 36.6
Petersham, . . . . .	387 50	100 00	5	7	22	6	6	2 19.3
Princeton, . . . . .	356 33	50 00	6	-	12	4.74	4.74	1 44.5
Rutland, . . . . .	412 50	150 00	10	18	115	7.52	6.22	6 07.8
Shrewsbury, . . . . .	325 00	300 00	10	30	28	9.44	8.44	8 73.4
Southbridge, . . . . .	655 00	-	10	12	412	7.79	7.79	3 55.5
Spencer, . . . . .	350 00	-	6	7	49	4.94	3.94	7 62
Sterling, . . . . .	350 00	50 00	11	5	24	6.84	5.84	2 40.5
Sturbridge, . . . . .	500 00	100 00	16	45	20	8.85	6.78	2 11.9
Sutton, . . . . .	400 00	200 00	14	25	35	12.41	7.3	2 59
Templeton, . . . . .	400 00	250 00	11	17	47	9.38	7.57	2 46.2
Upton, . . . . .	500 00	50 00	15	30	225	11.27	9.27	8 39.6
Uxbridge, . . . . .	425 00	75 00	7	11	269	6.71	6.71	5 16.5
Warren, . . . . .	350 00	-	14	41	200	11.49	7.28	8 43.4
Webster, . . . . .	400 00	300 00	14	42	316	11.08	9.46	28
Westborough, . . . . .	365 00	-	3	6	97	3	3	4 90.4
West Brookfield, . . . . .	350 00	75 00	11	15	65	6.94	5.94	4 30.3
Westminster, . . . . .	545 00	400 00	12	26	35	10.77	10.21	2 00.3
Winchendon, . . . . .	800 00	150 00	114	1,158	2,927	46.19	36.32	4 08.6
Worcester, . . . . .								
Totals (49 towns), . . . . .	\$21,699 17	\$5,393 00	734	2,622	7,686	492.17	427.3	\$2 83.5

**NOTE.**—The high average weekly cost in certain towns is due to the small number of permanent paupers, and to the fact that the expenses of vagrants are necessarily included in the almshouse cost.



## APPENDIX TO SECRETARY'S REPORT.

TABLE XXI.—THE (217) TOWN ALMHOUSES. RECAPITULATION BY COUNTIES.

COUNTIES.	Population in 1870.	Number of Acres of Land.	VALUE OF ALMHOUSE PROPERTY.			PAUPER EXPENSES.			
			Total.	Real Estate.	Personal Property.	Total.	For Partial Support.	For Full Support.	
								Out of Almhouse.	At Almhouse.
Barnstable.	30,489	963	\$32,300 00	\$27,600 00	\$4,700 00	\$32,213 07	\$14,442 62	\$4,760 49	\$13,009 96
Berkshire.	27,068	383	23,874 13	17,500 00	6,374 13	11,676 83	4,703 13	740 69	6,232 51
Bristol.	101,173	1,620	217,567 42	176,500 00	41,067 42	81,165 86	37,412 51	12,981 23	30,772 12
Dukes.	1,516	—	300 00	—	300 00	8,280 01	1,507 94	422 07	1,300 00
Essex.	186,732	2,161.5	417,740 09	325,459 57	92,270 52	133,076 86	58,127 71	18,751 15	56,197 50
Franklin.	17,106	1,763	45,062 35	32,500 00	12,562 35	11,456 87	2,391 10	1,763 10	7,302 67
Hampden.	41,345	827	90,757 46	79,300 00	11,457 46	23,690 62	10,756 21	3,178 71	9,755 70
Hampshire.	23,111	675	35,882 00	28,200 00	7,682 00	12,711 13	3,508 11	3,200 51	6,002 51
Middlesex.	246,825	4,055.87	598,354 64	473,070 00	120,284 64	146,476 73	45,220 78	19,399 71	81,856 29
Nantucket.	4,123	4	5,800 00	5,000 00	800 00	8,866 72	3,296 56	2,366 72	3,203 44
Norfolk.	68,248	1,388.75	141,695 00	102,500 00	39,195 00	52,567 18	18,322 59	12,573 48	21,671 11
Plymouth.	60,080	976.5	73,320 49	54,350 00	18,970 49	43,320 10	13,435 90	7,439 76	22,444 44
Suffolk.	250,526	191	170,000 00	155,000 00	15,000 00	180,831 20	67,240 74	67,723 09	45,862 37
Worcester.	180,803	7,536.5	390,819 61	274,713 00	116,106 61	108,516 18	32,530 63	13,002 15	62,983 40
Totals.	1,239,145	21,945.12	\$2,243,473 19	\$1,756,702 57	\$486,770 62	\$849,798 36	\$312,890 48	\$168,307 80	\$308,594 02

## THE TOWN ALMSHOUSES.

TABLE XXI.—RECAPITULATION BY COUNTIES—Concluded.

COUNTIES.	Cost of Superintendence.	Value of Labor of Pauper inmates.	Whole No. fully supported.	Whole Number Believed and partially supported.	Whole No. of Vagrants, including those sent to State Almshouse.	Average Number fully supported.	Average No. at Almshouse.	Average Weekly Cost at Almshouse.
Barnstable, . . . . .	\$2,947 34	\$1,086 14	169	624	170	138.57	118.79	\$2 10.6
Berkshire, . . . . .	1,900 00	279 50	54	337	841	40.94	32.82	3 65.2
Bristol, . . . . .	6,462 00	5,501 99	538	3,323	4,663	298.75	294.19	2 62.6
Dukes, . . . . .	87 50	—	12	16	—	9.18	7.16	3 48.2
Essex, . . . . .	11,528 25	4,425 00	795	4,101	5,506	512.28	418.32	2 58.4
Franklin, . . . . .	4,272 50	372 00	91	106	110	76.49	65.03	2 15.9
Hampden, . . . . .	2,349 99	280 00	136	837	3,237	74.49	58.18	3 22.5
Hampshire, . . . . .	2,442 00	335 00	77	126	401	65.56	47.66	2 42.2
Middlesex, . . . . .	22,308 19	5,484 00	961	5,049	10,734	600.52	496.90	3 16.8
Nantucket, . . . . .	275 00	—	65	260	—	59.48	52.25	1 17.9
Norfolk, . . . . .	7,238 33	2,390 00	270	626	4,112	202.60	140.44	2 96.7
Plymouth, . . . . .	5,794 38	1,700 00	264	540	828	208.17	173.77	2 48.4
Suffolk, . . . . .	500 00	—	971	5,971	1,650	536	291	3 03.1
Worcester, . . . . .	21,699 17	5,393 00	734	2,622	7,686	492.17	427.2	2 83.5
Totals, . . . . .	\$89,799 65	\$27,196 63	5,137	24,538	39,938	3,315.2	2,563.83	2 76.5

## APPENDIX TO SECRETARY'S REPORT.

TABLE XXI.—SUPPLEMENTARY.  
*Towns fully supporting all or a part of their Poor in the Almshouses of other places.*

TOWNS.	Population in 1870.	MODE OF SUPPORT.	PAUPER EXPENSES.		
			Total.	For Partial Support.	Full Support. Out of Almshouse. At Almshouse.
Danvers, . .	5,600	"Boarded at Peabody Almshouse and in private families," . . . . .	\$2,958 44	\$1,437 12	\$876 15 \$640 17
Hamilton, . .	790	Boarded in private families and at Ipswich and Newburyport Almshouses, . . . .	1,118 50	569 57	308 84 240 59
Belmont, . .	1,513	At Arlington and Watertown Almshouses, . .	492 84	492 84	— —
Melrose, . .	3,414	In private families and at Charlestown and Malden Almshouses, . . . . .	3,500 00	2,482 00	521 00† 497 00
Somerville, . .	14,685	"Boarded at the Charlestown Almshouse and at insane asylums," . . . . .	8,630 72	7,483 04	752 68 395 00
Norwood, . .	*	"At the Almshouse in Dedham," . . . . .	667 96	605 56	— 62 40
West Roxbury, . .	8,683	Boarded in families and at Peabody and Medfield Almshouses, . . . . .	6,085 35	3,598 68	2,080 45 356 72†
Revere, . .	1,197	At Charlestown Almshouse, . . . . .	1,027 49	360 89	272 60 404 00
Totals, . .	35,882	. . . . .	\$24,426 80	\$17,019 70	\$4,811 22 \$2,595 88
Grand Totals, 225 Towns, . .	1,275,027	. . . . .	\$874,225 16	\$329,916 18	\$173,119 08 \$371,189 90

\* Included in Dedham and Walpole.

† Estimated.

‡ Computed at this office.

## THE TOWN ALMSHOUSES, SUPPLEMENTARY.

TABLE XXI.—SUPPLEMENTARY—Concluded.

TOWNS.	Population in 1870.	Modes of Support.	Whole No. fully Supported.	Whole No. par- tially Support- ed.	Whole No. of Vagrants, in- cluding those sent to State Almshouses.	Average No. fully Supported.	Average No. at Almshouses.
Danvers, . .	5,600	"Boarded at Peabody Almshouse and in pri- vate families," . . . . .	14	77	81	12.89	4.67
Hamilton, . .	790	Boarded in private families and at Ipswich and Newburyport Almshouses, . . . .	4	8	78	2.77	.96
Belmont, . .	1,513	At Arlington and Watertown Almshouses, . .	—	6	3	—	—
Melrose, . .	3,414	In private families and at Charlestown and Malden Almshouses, . . . . .	11	24	21	9.08	2.2
Somerville, . .	14,685	"Boarded at the Charlestown Almshouse and at insane asylums," . . . . .	8	560	386	5.51	2.51
Norwood, . .	*	"At the Almshouse in Dedham," . . . . .	1	24	161	.5	.5
West Roxbury, . .	8,683	Boarded in families and at Peabody and Med- field Almshouses, . . . . .	16	208	411	14.26	2
Revere, . .	1,197	At Charlestown Almshouse, . . . . .	4	2	20	3.5	2
Totals, . .	85,882	. . . . .	58	909	1,111	48.51	14.84
Grand Totals, 225 Towns,	1,275,027	. . . . .	5,195	25,447	41,049	8,363.71	2,578.67

\* Included in Dedham and Walpole.

## APPENDIX TO SECRETARY'S REPORT.

TABLE XXII.—TOWNS THAT HAVE NO ALMSHOUSE.

*Showing the Mode of Support, the Number and Expense of the Poor in 117 Towns that have no Almshouse, or make use of none.*

TOWNS.	Population in 1870.	MODE OF SUPPORT.	PAUPER EXPENSES.			Average No. fully Supported.	Whole No. fully Supported.	Whole Number Relieved and partially sup- ported.	Whole No. of Va- cating the Almshouse, including those sent to State Alms- house.
			Total.	For full Support.	For partial Support.				
<i>Barnstable Co.</i>									
Eastham, . . .	668	" In private families and at State Lunatic Hospital," . . .	\$1,175 95	\$782 67	\$393 28	7.28	8	8	1
Mashpee, . . .	348	" Supported in private families," . . .	206 00	156 00	50 00	3	3	1	—
Truro, . . .	1,269	" Boarded in private families," . . .	1,099 58	616 00	483 58	2.76	3	80	1
Totals, . . .	2,285	. . . . .	\$2,481 53	\$1,554 67	\$926 88	12.99	14	89	2
<i>Berkshire Co.</i>									
Alford, . . .	480	In private families, . . .	\$400 60	\$275 00	\$125 60	1.42	2	5	—
Becket, . . .	1,346	" Supported in private families," . . .	927 82	738 20	194 62	6	6	10	65
Cheshire, . . .	1,758	In private families, . . .	850 00	800 00	50 00	5.62	7	5	30
Clarksburg, . . .	686	" In private families," . . .	378 00	293 00	85 00	3.17	4	7	—
Dalton, . . .	1,252	" In private family, . . .	553 65	141 75	411 90	1	1	5	—
Egremont, . . .	931	" By contract in a private family," . . .	65 00	—	65 00	—	—	4	12
Florida, . . .	1,322	No paupers this year, . . .	6 50	—	6 50	—	—	—	6
Gt. Harrington, . . .	4,320	By contract, . . .	998 88	775 00	223 88	5.91	6	12	63
Hancock, . . .	882	" In private families," . . .	141 00	100 00	81 00	1	1	3	3
Hinsdale, . . .	1,695	" In families," . . .	790 01	405 67	385 34	2	2	7	130
Lanesborough, . . .	1,393	" In private families," . . .	354 00	304 00	—	2.06	8	—	—

**TOWNS WITHOUT ALMSHOUSES.**

1,965	By assistance at their homes and in private families, . . .	\$1,505 83	\$1,364 33	\$141 50	5.37	9	2	84
653	"In a family," . . .	112 00	112 00	—	1	1	—	—
256	No paupers this year, . . .	—	—	—	—	—	—	—
208	"Boarded out," . . .	37 00	—	37 00	—	—	2	—
1,855	"In private families and at Northampton Hospital," . . .	1,261 00	863 03	397 97	5.5	7	4	—
960	"By contract with different individuals," . . .	896 82	728 00	168 82	4.49	6	6	15
455	No paupers this year, . . .	6 75	—	6 75	—	—	—	9
1,091	No paupers this year, . . .	60 00	—	60 00	—	—	—	45
1,482	"In private families," . . .	663 86	558 00	105 86	6	6	5	—
861	In private families by the week, . . .	1,136 00	1,096 00	40 00	9.96	10	3	—
2,535	"By contract," . . .	1,250 15	1,100 00	150 15	9.76	14	3	40
2,003	"In private families," . . .	1,250 00	820 00	430 00	6.53	8	12	50
557	By contract, . . .	300 00	900 00	—	3	3	—	12
694	"By the week in private families," . . .	375 00	173 00	202 00	1.47	2	3	—
1,924	In private families and at Northampton Hospital, . . .	357 45	219 46	137 99	2.25	5	4	29
3,559	"By contract," . . .	1,181 89	778 00	403 89	5.58	6	11	24
686	"In families," . . .	788 00	788 00	—	7.57	8	—	—
87,759	Totals, . . .	\$16,688 11	\$12,837 44	\$3,850 67	97.16	117	113	557
1,713	"By paying a weekly sum," . . .	\$817 79	\$311 95	\$505 84	2.65	3	10	53
476	"Boarded in private houses," . . .	\$1,266 20	\$1,266 20	—	8	8	—	—
160	"Boarded in private families," . . .	\$12 00	291 78	\$20 22	2	2	2	—

## APPENDIX TO SECRETARY'S REPORT.

TABLE XXII.—Continued.

TOWNS.	Population in 1870.	MODE OF SUPPORT.	PAUPERS EXPENSES.			Average No. fully Supported.	Whole No. fully Supported.	Whole No. Re- ceived and par- tially Support- ed.	Whole No. of Vagrants, In- cluding those sent to State Alms-house.
			Total.	For full Support.	For partial Support.				
<i>Dukes Co.—Con.</i>									
Gosnold, . . .	99	No paupers this year,	—	—	—	—	—	—	—
Tisbury, . . .	1,536	Boarded in private families and at State Lunatic Hospital,	\$1,786 89	\$1,769 89	\$17 00	12	12	1	—
Totals,	2,271		\$3,365 09	\$3,327 87	\$37 22	22	22	8	—
<i>Essex Co.</i>									
Lynnfield, . . .	818	Boarded in private families,"	\$355 91	—	\$355 91	—	—	6	22
Middleton, . . .	1,010	"Boarded in private families,"	322 40	—	322 40	—	—	20	76
Nahant, . . .	475	"No paupers,"	—	—	—	—	—	—	—
Newbury, . . .	1,430	"Boarded in private families,"	1,232 35	\$950 00	282 35	7	7	10	5
Rowley, . . .	1,167	"In private families by contract,"	1,120 55	866 55	254 00	7.24	11	10	184
Swampscott, . . .	1,846	At present at State Lunatic Hos- pital, . . .	499 38	392 00	107 38	2.01	3	1	2
Wenham, . . .	985	"By contract," . . .	913 48	425 50	487 98	1.28	8	14	57
Totals,	7,721		\$4,444 07	\$2,684 05	\$1,810 02	17.53	24	61	346
<i>Franklin Co.</i>									
Barnardston, . . .	961	Boarded in private families,"	\$1,005 80	\$971 80	\$34 00	6.92	8	2	15
Colrain, . . .	1,742	"In private families,"	682 06	616 31	65 75	6.69	7	3	1
Conway, . . .	1,460	"In private families and at luna- tic hospital," . . .	340 90	340 90	—	2.12	3	—	2





## APPENDIX TO SECRETARY'S REPORT.

TABLE XXII.—Continued.

TOWNS.	Population in 1870.	MODE OF SUPPORT.	PAUPER EXPENSES.			Average No. fully Supported.	Whole No. fully Supported.	Whole No. reliev- ed and partially Supported.	Whole No. of Va- grants, includ- ing those sent to State Alms- house.
			Total.	For full sup- port.	For partial Support.				
<i>Hampden—Con.</i>									
Wales, . . .	831	"In private families, by contract,"	\$901 19	\$901 19.	—	6.	6	—	—
W. Springfield, . .	2,606	"Boarded in private families," . .	1,986 41	1,450 26	\$486 15	8.84	8	17	38
Wilbraham, . . .	2,330	"Boarded in private families," . .	1,690 41	1,228 72	461 69	8.29	10	22	52
Totals, . . .	37,064		\$23,998 33	\$14,416 02	\$9,582 31	103.33	123	231	887
<i>Hampshire Co.</i>									
Chesterfield, . . .	811	"By contract," . . .	\$1,000 00	\$1,000 00	—	5.42	8	—	—
Cummington, . . .	1,037	"In private families," . . .	552 49	455 06	\$97 43	3.	3	3	—
Easthampton, . . .	3,620	"In private families and hospital,"	1,477 32	566 33	910 99	2.9	4	26	90
Goshen, . . .	368	"Boarded in private families," . .	361 40	361 40	—	3.	3	—	—
Granby, . . .	863	"In private families and insane hospital," . . .	739 26	739 26	—	2.79	3	—	—
Hadley, . . .	2,301	"Board in families," . . .	1,793 27	1,576 52	216 75	7.9	8	3	16
Hatfield, . . .	1,594	"In insane asylums and private families," . . .	1,565 12	1,292 98	272 14	6.16	7	10	20
Huntington, . . .	1,156	"In private families and at their homes," . . .	578 99	316 01	262 98	2.57	3	17	57
Middlefield, . . .	728	"In private families," . . .	773 73	714 48	59 25	5.	5	2	18
Pelham, . . .	673	"In private families," . . .	240 81	240 81	—	3.	3	—	—
Plainfield, . . .	521	"In private families and at insane asylum," . . .	480 26	380 00	100 26	4.86	5	1	4
South Hadley, . . .	2,340	"In private families," . . .	1,020 90	449 60	571 40	3.	3	22	17

### TOWNS WITHOUT ALMSHOUSES.

	1159	"In private families,"	\$566 00	\$550 00	\$16 00	4.	4.	-	11
Southampton,	1,159	"In private families,"	\$566 00	\$550 00	\$16 00	4.	4.	-	-
Westhampton,	587	"Boarding in private families,"	162 00	162 00	-	1	1	-	-
Williamsburg,	2,159	"Kept at private houses,"	1,910 00	1,175 00	185 00	9	9	6	14
Worthington,	860	"By yearly contract in private families and at insane asylums,"	605 89	596 69	69 20	3	3	3	5
Totals,	21,277		\$19,206 93	\$10,495 53	\$2,711 40	66.10	72	93	192
Middlesex Co.									
Ayer,	*	"Boarded out,"	\$1,167 07	\$528 30	\$638 77	4.	4	17	173
Buxborough,	338	Boarded out or supported at home,	358 15	358 15	-	3	3	-	2
Dunstable,	471	"In private families,"	218 00	198 00	20 00	2	2	-	15
Everett,	2,220	"Boarded,"	649 71	148 00	501 71	1	1	19	46
Lincoln,	791	"By contract with a private family,"	775 00	625 00†	150 00	3.	3	2	32
Maynard,	†	"Boarded in families,"	382 72	-	382 72	-	-	3	69
Shirley,	1,451	"Boarded in families,"	467 95	352 36	115 59	.75	2	7	44
Winchester,	2,645	Mostly boarded in private families,	1,447 88	882 65	615 23	4.	5	50	12
Totals,	7,916		\$5,466 48	\$3,042 46	\$2,424 02	18.50	20	98	383
Norfolk County.									
Brookline,	6,650	"Boarded out and supported at lunatic asylums,"	\$1,501 50	\$975 80	\$525 70	3.75	4	36	216
Dover,	645	"In private families,"	544 56	517 50	27 06	3.5	5	1	15
Holbrook,	\$	"Boarding,"	908 31	686 46	221 85	4.	4	6	41
Hyde Park,	4,186	"In private families,"	1,300 75	450 00	850 75	2.3	3	31	585
Norfolk,	1,081	"In private families,"	668 31	422 31	246 00	1.	1	6	58
Totals,	12,512		\$4,923 43	\$3,052 07	\$1,871 36	14.55	17	80	915

\* Included in Groton and Shirley.
† Included in Stow and Sudbury.
‡ Estimated.
§ Included in Holbrook.

**Included in Holbrook.**

† Estimated.

† Included in Stow and Sudbury.

\* Included in Groton and Shirley.

## APPENDIX TO SECRETARY'S REPORT.

TABLE XXII.—Continued.

TOWNS.	Population in 1870.	MODES OF SUPPORT.	PAUPER EXPENDITURE.			Average No. fully Supported.	Whole No. fully Supported.	Whole No. Re- ceived and par- tially Support- ed.	Whole No. of Vagrants, In- cluding those sent to State Almshouses.
			Total.	For full Support.	For partial Support.				
<i>Plymouth Co.</i>									
Halifax, . . .	619	"In private families," . . .	\$400 33	\$400 33	—	1.13	2	—	4
Hull, . . .	261	"By partial support," . . .	314 00	—	\$314 00	—	—	7	—
Lakeville, . . .	1,159	"In private families," . . .	575 05	416 15	158 90	2.91	3	3	76
Marion, . . .	896	"Boarded," . . .	1,139 61	955 00	184 61	9.11	10	4	10
Scituate, . . .	2,350	"In private families and insane hospitals," . . .	1,884 79	1,027 79	857 00	5.16	6	29	7
Totals, . . .	5,285	. . .	\$4,313 78	\$2,799 27	\$1,514 51	18.31	21	43	97
<i>Suffolk County.</i>									
Chelsea, . . .	18,547	"Outside," . . .	\$7,001 84	\$1,815 55	\$5,186 29	7.44	10	676	593
Wintthrop, . . .	532	"By weekly allowance," . . .	432 00	—	432 00	—	—	7	—
Totals, . . .	19,079	. . .	\$7,433 84	\$1,815 55	\$5,618 29	7.44	10	683	593
<i>Worcester Co.</i>									
Auburn, . . .	1,178	"In families and at insane hospital," . . .	\$723 98	\$366 25	\$357 73	1.92	3	13	44
Berlin, . . .	1,016	"Boarded in private families," . . .	363 70	239 00	124 70	1.29	2	7	42
Mendon, . . .	1,175	"In private families," . . .	898 50	654 84	243 66	2.83	3	11	20
New Braintree, . . .	640	"With their friends," . . .	612 13	506 93	105 20	3.62	4	4	24
Oakham, . . .	860	"In private families," . . .	1,245 61	1,185 61	60 00	11.45	13	1	28
Phillipston, . . .	693	"In private families and tenement provided by the town," . . .	496 71	243 00	253 71	1.89	2	16	—

## TOWNS WITHOUT ALMSHOUSES.

Royalston, .	1,354	Three years' contract in a private family, .	\$1,496 94	\$1,257 75	\$179 19	9.62	18	17	5
Southborough, .	2,135	In a private family, .	1,275 27	508 56	766 71	8.	8	16	120
West Boylston, .	2,862	Mostly boarded out, .	2,640 27	2,075 87	594 40	10.07	15	39	228
Totals, .	11,913	.	\$9,693 11	\$7,037 81	\$2,655 80	45.69	58	114	491

## APPENDIX TO SECRETARY'S REPORT.

TABLE XXII.—RECAPITULATION BY COUNTIES.

COUNTIES.	Population in 1870.	PAUPERS EXPENSES.			Average No. fully Supported.	Whole No. fully Supported.	Whole No. Received and partially Supported.	Whole No. of Vagrants, including those sent to State Alms-house.
		Total.	For full Support.	For partial Support.				
Barnstable,	2,285	\$2,481 58	\$1,554 67	\$926 86	12.99	14	89	2
Berkshire,	87,759	16,688 11	12,837 44	3,850 67	97.16	117	113	557
Bristol,	1,713	817 79	311 95	505 84	2.65	8	10	53
Dukes,	2,271	3,365 09	3,327 87	37 22	22	22	3	-
Essex,	7,721	4,444 07	2,634 05	1,810 02	17.53	24	61	346
Franklin,	15,529	9,346 51	8,469 66	876 85	58.59	72	55	88
Hampden,	37,064	23,998 33	14,416 02	9,582 31	103.33	123	231	887
Hampshire,	21,277	13,206 98	10,495 53	2,711 40	66.10	72	93	192
Middlesex,	7,916	5,466 48	3,042 46	2,424 02	18.50	20	98	383
Norfolk,	12,512	4,923 43	3,032 07	1,871 36	14.55	17	80	915
Plymouth,	5,285	4,313 78	2,799 27	1,514 51	18.31	21	43	97
Suffolk,	19,079	7,433 84	1,815 55	5,618 29	7.44	10	683	593
Worcester,	11,913	9,698 11	7,037 81	2,655 30	45.69	58	114	491
Total,	182,324	\$106,179 00	\$71,794 35	\$34,384 65	44.41	573	1,623	4,504

## TOWN PAUPER STATISTICS FOR 1873.

TABLE XXIII.—GENERAL STATISTICS OF THE TOWN PAUPERS FOR THE YEAR 1873.  
*Showing the Whole Number fully Supported, the Number Supported September 30, 1873, the Whole Number partially Supported, and the Whole Cost of all kinds.*

COUNTIES.	Population in 1870.	PAUPERS FULLY SUPPORTED.				Paupers receiving par- tial support.	PAUPER EXPENSES.				
		Whole No. within Alms-house, and out of the	No. Supported Sept. 30, 1873.	Insane Paupers.			Cost of Full Support.			Cost of partial Support.	Total Cost of Support and Relief.
				Whole No.	No. Rept. 30, 1873.		At the Alms-house.	Out of the Alms-house.	Total Cost of full Support.		
Barnstable,	32,774	183	148	38	32	663	\$13,009 96	\$6,315 16	\$19,325 12	\$15,369 48	\$34,694 60
Berkshire, .	64,827	171	137	21	19	450	6,232 51	13,578 13	19,810 64	8,553 80	28,364 44
Bristol, .	102,886	541	290	110	92	3,333	30,772 12	13,293 18	44,065 30	37,918 35	81,983 65
Dukes, .	3,787	34	33	9	9	19	1,900 00	3,749 94	5,049 94	1,545 16	6,595 10
Essex, .	200,343	837	560	213	176	4,247	57,078 26	22,569 69	79,647 95	61,944 42	141,592 37
Franklin, .	32,635	163	126	41	31	161	7,302 67	10,232 76	17,535 43	3,267 95	20,803 38
Hampden, .	78,409	259	168	60	44	1,068	9,755 70	17,594 73	27,350 43	20,338 52	47,688 95
Hampshire, .	44,388	149	132	39	37	219	6,002 51	13,696 04	19,698 55	6,219 51	25,918 06
Middlesex, .	274,353	1,000	619	222	178	5,737	82,748 29	23,715 85	106,464 14	58,102 63	164,566 77
Nantucket, .	4,123	65	53	12	11	260	3,303 44	2,366 72	5,570 16	3,296 56	8,866 72
Norfolk, .	89,443	304	222	96	83	938	22,090 23	17,706 00	39,796 23	24,398 19	64,194 42
Plymouth, .	65,365	285	216	73	63	583	22,444 44	10,239 03	32,683 47	14,950 41	47,633 88
Suffolk, .	270,802	985	571	334	268	6,556	46,266 37	69,816 24	116,082 61	73,209 92	189,292 53
Worcester, .	192,716	792	485	143	114	2,736	62,983 40	20,039 96	83,023 36	35,185 93	118,209 29
Totals,	1,457,351	5,768	3,760	1,411	1,157	27,070	\$371,189 90	\$244,913 43	\$616,103 33	\$364,300 83	\$980,404 16



## APPENDIX TO SECRETARY'S REPORT.

TABLE XXIV.—OUT-DOOR RELIEF.  
*Showing the Number of Applicants, their Sex, Condition and Cost, for the Year ending September 30, 1873.*

COUNTRIES.	APPLICANTS FOR RELIEF OR PARTIAL SUPPORT.							Whole No. of Persons Partially Supported.	Whole amount paid for partial support as reported.
	Whole Number.	Males.	Females.	No. having a Settlement in Town.	No. having a Military Settlement.	No. residing elsewhere.	Intemperate.	Insane.	Idiotic.
Barnstable, . . .	329	128	157	280	11	129	82	3	8
Berkshire, . . .	203	114	89	119	12	43	34	5	5
Bristol, . . .	1,414	519	895	550	107	182	321	8	7
Dukes, . . .	19	8	11	18	1	5	1	—	—
Essex, . . .	1,580	631	949	865	191	485	276	20	5
Franklin, . . .	96	55	41	45	6	31	12	1	—
Hampden, . . .	494	242	252	181	21	76	88	3	4
Hampshire, . . .	163	101	62	74	6	51	18	4	—
Middlesex, . . .	2,147	773	1,364	688	184	462	1,077	35	8
Nantucket, . . .	197	18	179	8	—	188	—	—	—
Norfolk, . . .	458	227	231	235	28	184	54	10	5
Plymouth, . . .	317	146	158	238	15	111	17	12	5
Suffolk, . . .	2,047	771	1,276	1,160	452	238	230	6	2
Worcester, . . .	1,116	613	498	394	81	645	230	26	10
Totals, . . .	10,580*	4,346	6,162	4,855	1,115	2,880	2,390	138	69
								27,070	\$364,300 83

\* Includes 75, sex not stated.

## THE PAUPER ABSTRACT.

TABLE XXV.—THE PAUPER ABSTRACT—RECAPITULATION BY COUNTIES.

COUNTIES.	No. Relieved and Supported by Towns within and out of Almshouses, including Travellers and State Paupers.	Whole number of Persons partially Supported.	Whole number of Travellers, including persons sent to State Almshouses.	No. fully Supported for any continuous period.		No. fully Supported Sept. 30, 73.		Average number fully Supported.	Insane Paupers fully Supported by Towns within and out of Almshouses.						
				In the Almshouses.	Out of the Almshouses.	In the Almshouses.	Out of the Almshouses.		Males.	Females.	Total.	At Hospitals in this State.	In Hospitals of other States.	In Almshouses.	In Families.
Barnstable,	1,018	668	172	194	49	112	36	151.56	14	24	38	17	—	20	1
Berkshire,	2,019	450	1,398	45	126	27	110	138.10	5	16	21	14	—	2	5
Bristol,	8,590	3,333	4,716	461	80	222	68	301.4	54	56	110	71	—	37	2
Dukes,	53	19	—	10	24	9	24	31.18	4	5	9	6	—	2	1
Essex,	11,085	4,247	6,001	677	160	444	116	545.47	104	109	213	122	—	88	3
Franklin,	532	161	198	75	88	62	64	135.08	14	27	41	22	2	11	6
Hampden,	5,451	1,068	4,124	109	150	56	112	177.82	28	32	60	34	3	10	13
Hampshire,	961	219	593	58	91	50	82	131.66	18	21	39	20	1	11	7
Middlesex,	18,214	5,737	11,477	827	173	486	133	633.61	106	116	222	129	4	87	2
Nantucket,	325	260	—	57	8	46	7	59.48	4	8	12	8	—	4	—
Norfolk,	6,841	938	5,599	195	109	133	89	231.91	56	40	96	76	—	17	3
Plymouth,	1,793	583	925	220	65	165	51	226.48	39	34	73	40	1	31	1
Suffolk,	9,904	6,656	2,263	652	333	304	267	546.94	182	152	334	332	—	2	—
Worcester,	11,705	2,736	8,177	645	147	380	105	537.86	72	71	143	78	—	61	4
Totals,	78,491*	27,070	45,653	4,165	1,603	2,496	1,264	3,848.55	700	711	1,411	969	11	383	48

\* Stated on page 107 as 62,888, the latter number including the estimated number of vagrants (30,000) instead of the reported number (45,653).

## APPENDIX TO SECRETARY'S REPORT.

TABLE XXV.—RECAPITULATION BY COUNTIES—Concluded.

COUNTIES.	IDIOTS FULLY SUPPORTED BY TOWNS.			Number fully Supported having a legal Settlement.	STATE PAUPERS.		Expense of Relief and Support in and out of Almshouse without Interest on Property.	Aliens provided for under Sect. 28, Chap. 71, General Statutes.	INDIGENT CHILDREN UNDER FOURTEEN.			
	Total.	Males.	Females.		Sent to State Almshouse.	Supported or Relieved in Town.			Total.	Males.	Females.	
Barnstable,	27	11	16	177	-	32	\$34,694	60	-	22	8	14
Berkshire, .	28	15	13	167	26	373	28,364	44	5	15	9	6
Bristol, .	21	10	11	403	105	1,496	81,983	65	1	89	47	42
Dukes, .	2	1	1	94	3	3	6,595	10	-	-	-	-
Essex, .	25	15	10	681	205	657	141,592	87	1	79	41	38
Franklin, .	12	3	9	160	9	28	20,803	98	1	8	4	4
Hampden, .	19	9	10	222	59	203	47,688	95	-	35	21	13
Hampshire, .	13	8	5	147	6	167	25,918	06	8	7	3	3
Middlesex, .	56	30	26	799	318	1,473	164,566	77	26	171	105	63
Nantucket, .	2	1	1	65	-	-	8,866	72	-	2	1	1
Norfolk, .	21	11	10	295	25	191	64,194	42	6	29	19	10
Plymouth, .	20	10	10	273	9	85	47,633	88	2	26	18	8
Suffolk, .	3	2	1	832	1,003	737	189,292	53	1	101	62	39
Worcester, .	59	29	30	672	146	1,193	118,209	29	38	91	53	34
Totals,	308	155	153	4,927	1,914	6,638	\$980,404	16	89	676*	391	275

\* Includes 9, sex not stated.

## TOWN PAUPER STATISTICS SINCE 1854.

TABLE XXVI.—GENERAL STATISTICS OF THE TOWN PAUPERS SINCE 1854.

YEARS. 1854-73.	Whole No. includ- ing Vagrants, or the poor supported or re- lieved by Towns.†	Whole No. of Pau- pers fully support- ed in and out of Almshouses.	Number of Alms- houses.	Number of acres in Almshouse farms.	Valuation of Alms- houses and farms.	Average No. sup- ported in Alms- houses.	Average weekly cost in Almshouses.	Whole No. of per- sons supported or re- lieved out of Almshouses.	No. of Insane Poor supported or re- lieved.†	No. of Idiotic Poor supported or re- lieved.†	Expenses in Alms- houses as reported.	Total Expense as reported.
1854.	23,125*	10,088	192	20,133.75	\$1,273,907 20	3,524	\$1,32.2	12,557	864	345	\$241,137 52	\$457,506 51
1855.	18,227*	5,220	194	19,551	1,127,258 44	2,595	1.34	11,756	582	289	206,873 40	437,661 01
1856.	21,102	5,045	209	20,436.87	1,174,549 06	2,944.28	1.44	15,858	634	280	220,466 88	494,869 93
1857.	24,905*	7,714	213	21,923.75	1,206,322 34	3,554.22	1.53	17,244	666	341	282,773 74	521,254 61
1858.	37,206*	11,845	212	21,296.25	1,271,023 27	3,254	1.57	23,071	870	306	265,656 56	550,619 84
1859.	31,400*	10,369	222	21,601.25	1,300,670 61	3,105.5	1.47	21,364	816	326	237,384 42	522,312 93
1860.	34,314	7,787	219	21,406.5	1,334,965 07	3,290	1.51.2	14,623	852	293	264,235 40	545,245 46
1861.	52,847	9,374	219	21,212.5	1,450,622 68	3,385.5	1.45.2	19,936	749	243	255,706 81	643,837 22
1862.	49,991	5,391	220	21,178.5	1,470,339 76	3,377	1.34	39,729	856	314	235,309 96	662,601 45
1863.	43,020	4,886	218	21,404.66	1,465,976 00	3,233	1.39.4	35,207	811	275	225,903 60	610,862 00
1864.	36,000†	5,000†	218	21,846.2	1,573,348 33	2,866 24	1.70	21,000†	833	360	253,682 25	546,847 15
1865.	45,000†	5,316	218	21,856.3	1,632,301 24	2,896.56	1.73	25,500†	925	379	259,751 57	610,728 73
1866.	52,628	5,715	222	22,368	1,725,985 14	2,984.37	1.98.5	26,495	974	380	306,389 37	746,159 68
1867.	57,251	5,862	223	22,719	1,816,004 49	2,960.51	2.15.2	26,918	1,124	496	331,708 30	758,360 46
1868.	66,404	5,706	224	23,410.92	1,880,141 05	3,010.22	2.37	29,648	1,207	469	370,381 25	832,501 65
1869.	57,187	5,693	225	23,391.93	1,908,254 89	3,004.25	2.26.8	24,750	1,268	418	351,300 84	837,018 40
1870.	64,870	5,533	225	22,805.75	1,943,121 54	2,753.44	2.55.6	25,203	1,320	427	364,613 32	854,609 56
1871.	65,209	5,523	221	22,409.22	1,937,499 39	2,680.38	2.54.6	25,213	1,404	397	374,685 92	894,529 07
1872.	62,296	5,311	219	22,331.62	2,055,481 66	2,590.36	2.77	25,237	1,263	342	373,249 43	906,819 40
1873.	78,491	5,768	217	21,946.12	2,243,473 19	2,573.67	2.76.8	27,070	1,411	308	371,189 90	980,404 16

\* Towns making no returns, in 1854, 24; 1855, 47; 1857, 20; 1868, 19; 1869, 1.

† Approximate.

‡ Probably ten per cent. should be deducted for duplicates each year since 1867.

§ These figures since 1866 exclude the "lodgers" at the Boston station-houses, now upwards of 25,000 a year.

## APPENDIX TO SECRETARY'S REPORT.

## B.—STATE PAUPERS.

TABLE XXVII.—Admissions, Discharges, Etc., of State Paupers, at State Institutions, for Ten Years.

For the Years, . . . . .	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.
Number of admissions during the year, viz., . . . . .	4,499	4,501	5,255	4,895	4,423	3,449	3,724	3,821	3,537	3,572
To State Almshouses, . . . . .	4,263	4,240	4,939	4,560	4,076	3,072	3,216	3,251	2,958	3,004
To Lunatic Hospitals, . . . . .	236	261	316	335	347	377	508	570	579	568
Deductions for duplicates and nominal admissions, . . . . .	—	850	2,309	1,560	1,290	944	1,097	1,216	1,051	1,023
Number of persons admitted, . . . . .	4,499	3,651	3,946	3,335	3,138	2,505	2,627	2,605	2,486	2,549
Whole number of persons during the year, . . . . .	7,043	5,958	6,205	5,483	5,342	4,647	4,509	4,352	4,278	4,269
Number of persons discharged, . . . . .	4,736	3,699	4,057	3,274	3,200	2,765	2,762	2,560	2,558	2,386
Number remaining September 30, viz., . . . . .	2,307	2,259	2,148	2,209	2,142	1,882	1,747	1,792	1,720	1,933
In State Almshouses, . . . . .	1,789	1,781	1,600	1,684	1,601	1,452	1,379	1,457	1,380	1,562
In Lunatic Hospitals, . . . . .	518	478	548	525	541	430	368	335	340	371

## STATE PAUPERS.

TABLE XXVIII.—The number of State Paupers and Primary Pupils remaining on the 30th of September in each year since 1856.

## 1.—STATE PAUPER ESTABLISHMENTS.

	1857.	1858.	1859.	1860.	1861.	1862.	1863.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.
Tewksbury, .	751	822	635	628	974	776	638	649	637	707	686	636	690	655	639	674	762
Monson, .	638	565	495	519	596	596	570	620	541	561	657	540	398	387	421	398	453
Bridgewater, .	598	525	494	481	764	560	536	485	482	311	341	425	364	337	397	308	347
Totals, .	1,987	1,912	1,624	1,628	2,384	1,932	1,739	1,754	1,660	1,379	1,684	1,601	1,452	1,379	1,457	1,380	1,562
Rainsford, .	253	212	159	147	163	124	144	35	121	21	-	-	-	-	-	-	-
Totals, .	2,240	2,124	1,783	1,775	2,497	2,056	1,883	1,789	1,781	1,600	1,684	1,601	1,452	1,379	1,457	1,380	1,562

## 2.—STATE LUNATIC HOSPITALS.

Worcester, .	119	86	87	130	156	189	175	116	91	129	101	96	51	35	29	25	48
Taunton, .	150	139	175	196	243	271	238	186	152	147	153	181	145	124	91	85	76
Northampton, .	-	176	153	221	216	232	248	216	235	272	271	264	234	209	215	230	247
Totals, .	269	401	415	547	615	692	661	518	478	548	525	541	430	368	335	340	371
Grand totals, .	2,509	2,525	2,197	2,922	3,112	2,748	2,544	2,307	2,259	2,148	2,209	2,142	1,882	1,747	1,792	1,720	1,933

NOTE.—The figures for Bridgewater include Workhouse inmates, 216 in 1867, 328 in 1868, 283 in 1869, 264 in 1870, 312 in 1871, 264 in 1872, and 290 in 1873. In like manner Monson includes Primary School pupils, 385 in 1866, 418 in 1867, 403 in 1868, 287 in 1869, 332 in 1870, 365 in 1871, 341 in 1872, and 400 in 1873.

## APPENDIX TO SECRETARY'S REPORT.

TABLE XXIX.—Average Number of State Paupers for a Period of Years.

YEARS.	Tewksbury.	Monson.	Bridgewater.	Rainford.	Worcester.	Taunton.	So. Boston and Northampton.	Total.
1854, . .	705	354	382	168	90	60	100	1,859
1855, . .	838	633	541	206	70	50	100	2,438
1856, . .	831	706	557	220	100	80	100	2,594
1857, . .	770	640	597	250	139	86	80	2,562
1858, . .	940	823	770	236	172	153	80	3,174
1859, . .	779	581	604	171	184	181	165	2,675
1860, . .	668	570	579	169	154	202	195	2,537
1861, ..	900	590	631	165	168	238	219	2,911
1862, . .	913	649	708	155	184	276	271	3,156
1863, . .	737	601	608	116	183.5	257.5	247.4	2,750.4
1864, . .	733	557	560	88	145	212	232	2,527
1865, . .	732	605	582	68	106	173	225	2,591
1866, . .	717	543	482	101	143	162	251	2,399
1867, . .	757	628	331	1	138	142	262	2,259
1868, . .	731	646	408	—	95	167	262	2,309
1869, . .	710	500	412	—	74	164	248	2,108
1870, . .	724	445	335	—	52	147	237	1,940
1871, . .	749	422	385	—	44	133	230	1,963
1872, . .	759	431	372	—	37	113	227	1,939
1873, . .	816	424	332	—	50	95	248	1,965

NOTE.—The figures for Monson and Bridgewater, include the inmates of the State Primary School and the State Workhouse, respectively, since 1866; all being supported by the State. Previous to 1858, the State supported many of its lunatic paupers in the City Hospital at South Boston. The numbers so supported, for the years 1854–7, are approximately stated, but certainly below the true numbers.



## EXPENSES OF STATE PAUPERS.

TABLE XXX.—*Expenses of State Paupers in the Institutions.*

INSTITUTIONS.	NINETEEN YEARS, 1854 TO 1872, INCLUSIVE.						YEAR ENDING SEPTEMBER 30, 1873.					
	Current Expenses (whole sum drawn from Treasury).	Av. No. of Inmates.	Av. weekly Cost.	Current Expenses (as reported).	Av. weekly Cost (as reported).		Current Expenses (whole sum drawn from Treasury).	Av. No. of Inmates.	Av. weekly Cost.	Current Expenses (as reported).	Av. weekly Cost (as reported).	
Tewksbury Almshouse,	\$1,138,071 15	770	\$1 50	\$1,028,937 11	\$1 35		\$87,883 52	816	\$2 07	\$87,883 52	\$2 07	
Monson Establishment,	847,690 46	566	1 52	790,105 23	1 39		47,048 08	424	2 13	48,048 08	2 13	
Bridgewater Establishment,	658,288 99	521	1 28	617,052 19	1 20		36,594 01	392	2 12	35,969 36	2 04	
Rainsford Hospital,*	351,726 30	141	3 08	336,221 55	3 02		-	-	-	-	-	
Worcester Hospital,	395,961 89	487	3 02	-	-		9,610 05	50	-	-	-	
Taunton Hospital,	508,457 52			-	-		17,754 22	95	-	-	-	
Northampton Hospital,	550,405 43			-	-		45,473 02	248	-	-	-	
Totals,	\$4,450,551 74	2,440	\$1 85	-	-		\$244,462 90	1,965	-	-	-	

NOTE.—The cost of supporting state paupers at the state institutions for the twenty years ending Sept. 30, 1873, thus appears to have been \$4,695,014.64; to which it is proper to add about \$60,000, paid for support of state paupers at the South Boston Hospital prior to 1859.

\* For thirteen years.

## APPENDIX TO SECRETARY'S REPORT.

TABLE XXXI.—SUMMARY OF PAUPERISM, 1873.  
*Showing the relative Numbers and Cost of State and Town Paupers fully supported for the year ending September 30, 1873.*

	Whole No. of paupers fully supported.	Fully support- ed Sept. 30, 1873.	Average Number.	Admitted during the year.	Died during the year.	Whole Cost of full support.	Average Weekly Cost.
State Paupers, . . . . .	4,269	1,938	1,965	2,549	440	\$244,000 00	\$2 39
Town Paupers in Almshouses, . . . . .	4,165	2,496	2,578	1,682	289	871,189 90	2 77
Town Paupers out of Almshouses, . . . . .	1,603	1,264	1,270	399	102	244,913 43	3 71
Whole Number of Town Paupers, . . . . .	5,768	3,760	3,848	2,081	391	616,103 33	3 08
Totals, . . . . .	10,037	5,693	5,813	4,630	831	\$860,103 33	\$2 84

NOTE.—Add to the cost of State Paupers, as above stated, \$145,000, appropriated for support of Sick State Poor in the Towns (\$120,000 of it being incurred by small-pox cases), and it becomes \$389,000. The cost of partial support of town paupers for the year was about \$364,000. Thus the pauper expenses of the State and towns for the year are found to exceed \$1,369,000, exclusive of interest upon the cost of Almshouse property.

## THE EXPENSES OF FIFTY-NINE YEARS.

## PART THIRD.—MISCELLANEOUS STATISTICS.

TABLE XXXII.—GENERAL VIEW.

*Showing what the State has paid for Construction and for Current Expenses of Twenty-six Institutions since 1815, and what has been the Average Yearly Expense of each Institution to the State; prepared in accordance with the Financial Statements.*

INSTITUTIONS.	Total cost in Construction to the State.	Total cost in Current Expenses to the State.	Number of years.	Yearly Average Cost.
State Prison, . . .	\$805,237 19	\$90,171 47	59	\$1,528 33
Hartford Asylum, . .	—	414,696 25	55	7,539 93
Mass. Gen'l Hospital, .	40,000 00	—	55	—
Worcester Hospital, . .	152,000 00	585,196 60	40.62	14,406 61
Blind Asylum, . . .	130,000 00	524,722 88	42	12,493 40
Eye and Ear Infirmary, .	25,000 00	105,500 00	37	2,851 35
Westborough School, . .	211,500 00	1,001,889 68	24.9	40,236 53
Idiot School, . . .	50,822 56	238,060 80	25	9,522 43
Taunton Hospital, . . .	217,000 00	526,750 89	19.48	27,040 08
Rainsford Isl'd Hosp'l, .	103,228 00	342,726 30	17.38	19,552 72
Tewksbury Almshouse, .	216,394 97	1,221,271 94	19.42	62,887 32
Monson Almshouse, . .	152,619 48	895,745 33	19.42	46,124 88
Bridgew'r Almshouse,* .	156,519 24	701,403 02	19.42	36,117 56
Lancaster School, . . .	50,492 17	328,562 28	17.1	19,214 16
Northampton Hospital, .	373,000 00	583,167 03	15.12	38,569 24
School Ships, . . .	72,000 00	442,437 17	12	36,869 76
Washingtonian Home, . .	—	61,000 00	13	4,692 30
Disch'd Soldiers' Home, .	—	87,000 00†	8	9,775 00
Temporary Asylum, . .	—	17,500 00	8	2,187 50
New England Hospital, .	5,000 00	4,000 00	4	1,000 00
Home for the Friendless, .	—	12,000 00	6	2,000 00
Clarke Institute, . . .	—	41,133 92	6	6,855 65
Soldiers' Employment Bureau, . . .	—	16,500 00	6	2,750 00
N. E. Moral Reform Society, . . .	—	1,600 00	3	533 33
House of the Angel Guardian, . . .	—	9,000 00	3	3,000 00
House of the Good Shepherd, . . .	10,000 00	—	1	—
Totals, . . .	\$2,770,813 61	\$8,252,035 56	59	\$139,865 00

\* Now the State Workhouse.

† Including relief of disabled soldiers.

## APPENDIX TO SECRETARY'S REPORT.

TABLE XXXIII.—State Payments to certain Institutions.

Y E A R S .	IDIOI SCHOOL.		BLIND ASYLUM.		HARTFORD ASYLUM.	WASHINGTON HOME.	
	State Grant.	Current Expenses.	State Grant.	Current Expenses.		State Grant.	Current Expenses.
To 1854,	\$22,500 00	\$33,052 26	\$218,273 91†	\$500,000 00	\$173,546 49	-	-
1855, .	30,000 00	7,091 59	10,500 00	30,388 92	7,752 77	-	-
1856, .	5,000 00	7,457 69	12,000 00	19,247 86	8,909 33	-	-
1857, .	7,500 00	10,221 22	12,000 00	30,796 86	7,823 81	-	-
1858, .	7,500 00	8,861 30	12,000 00	25,053 87	7,844 10	-	-
1859, .	11,500 00	6,414 30	12,000 00	22,807 71	8,244 71	\$3,000 00	\$5,324 96
1860, .	7,500 00	9,624 71	12,000 00	22,455 08	8,466 01	3,000 00	-*
1861, .	12,000 00	11,380 81	12,000 00	22,264 84	8,691 60	5,000 00	6,717 81
1862, .	9,000 00	10,489 55	15,000 00	31,073 73	8,717 92	3,000 00	6,159 39
1863, .	9,000 00	11,056 88	12,000 00	25,695 26	9,827 29	3,000 00	6,398 44
1864, .	6,750 00	15,787 61	16,000 00	31,329 42	11,446 76	4,000 00	8,104 48
1865, .	12,000 00	13,940 58	16,000 00	32,220 59	16,012 41	4,500 00	9,903 81
1866, .	12,000 00	14,282 90	19,000 00	34,427 12	17,244 14	5,500 00	16,276 17
1867, .	15,000 00	15,179 81	20,000 00	39,525 01	19,610 21	6,000 00	17,388 33
1868, .	21,516 64	13,245 42	28,750 00	36,713 94	18,448 66	6,000 00	14,312 96
1869, .	28,055 92	16,174 04	28,750 00	43,353 63	18,232 07	6,000 00	12,068 55
1870, .	18,677 44	19,045 13	30,000 00	35,722 88	18,781 91	6,000 00	11,767 90
1871, .	16,500 00	21,038 27	25,500 00	42,509 43	17,591 52	6,000 00	11,765 88
1872, .	16,500 00	20,271 36	30,000 00	41,819 19	16,694 29,	-	12,545 94
1873, .	16,500 00	16,695 44	30,000 00	42,156 25	12,812 25	-	-
Totals, . . .	\$285,000 00	\$281,310 87	\$571,773 91	\$1,109,561 09	\$416,693 25	\$61,000 00	\$138,589 62

\* Unknown.

† From 1851 to 1864, including construction expenses.

## INSTITUTIONS AIDED BY THE STATE.

TABLE XXXIV.—*Institutions aided by the State during the Year ending September 30, 1873.*

INSTITUTIONS.	Eye and Ear Infirmary.	Institution for the Blind.	Mass. School for Idiots.
<b>ASSETS:—</b>			
Real estate, . . . .	\$70,000 00	\$296,400 00	\$100,000 00
Personal estate, . . . .	80,000 00	72,684 85	16,102 54
Total, . . . .	\$150,000 00*	\$369,084 85	\$116,102 54
<b>RECEIPTS:—</b>			
Cash Oct. 1, 1872, . . . .	—	\$7,776 59	\$198 01
From State, . . . .	\$10,000 00	30,000 00	16,500 00
Payments for inmates, . . . .	650 97	13,799 67	3,571 11
Donations, . . . .	1,000 00	—	—
Other sources, . . . .	4,761 57	28,644 06	16,865 88
Total, . . . .	\$16,412 54	\$80,220 32	\$37,135 00
<b>EXPENSES:—</b>			
Salaries, . . . .	\$2,989 82	\$18,553 14	\$5,571 09
Other current expenses, . . . .	11,276 25	23,603 11	11,124 35
Total current expenses, . . . .	\$14,266 07	\$42,156 25	\$16,695 44
Extraordinary expenses, . . . .	—	28,664 81	864 94
Total expenses, . . . .	\$14,266 07	\$70,821 06	\$17,560 38
Average number supported, . . . .	—	172	117
Average weekly cost, . . . .	—	\$4 71	\$2 75

\* Estimated from the report of 1870.

## APPENDIX TO SECRETARY'S REPORT.

TABLE XXXV.—INSANITY IN THE STATE.

1. *Admissions, Discharges, etc., at Institutions for the Insane in Massachusetts, for the Year ending Sept. 30, 1873.*

1873-73.	McLean Asylum.	Worcester.	Taunton.	Northampton.	South Boston.	Ipswich.	Tewksbury.	Totals.
Admitted, viz.,	84	407	431	181	23	20	136	1,282
Males, . . . . .	46	209	232	102	14	10	50	663
Females, . . . . .	38	198	199	79	9	10	86	619
Whole number within the year,	258	846	845	614	238	81	435	3,317
Average number, . . . . .	162	453	434	437	204	63	300	2,053
Discharged, viz., . . . . .	95	877	411	181	46	17	132	1,259
Recovered, . . . . .	20	98	81	48	7	6	6	266
Improved, . . . . .	42	148	188	59	13	1	6	457
Not Improved, . . . . .	18	62	89*	53†	8	—	60	290
Died, . . . . .	15	69	53	21	18	10	60	246
Number remaining Sept. 30, 1873,	163	469	434	433	192	64	303	2,058
Supported by the State, . . . . .	—	48	76	247	1	—	303	675
" by Towns, . . . . .	—	244	290	101	178	45	—	858
" by Individuals, . . . . .	163	177	68	85	13	19	—	525

## INSANITY IN THE STATE.

## 2. Classification of Admissions for the Year ending Sept. 30, 1873.

Supported by the State, . . .	-	165	293	110	-	-	196	704
“ by Towns, . . .	-	116	121	31	16	14	-	298
“ by Individuals, . . .	84	126	17	40	7	6	-	280
Whole number admitted, . . .	84	407	431	181	23	20	136	1,282
First admission to any Hospital, . .	61	292	288	71	18	9	-	739
Former inmates of some Hospital, viz., . . .	23	115	143	110	5	11	196	543
Of the same Hospital, . . .	18	87	101	23	3	7	-	289
Of other Hospitals in Mass., . .	4	18	29	80	1	3	136	271
Of Hospitals out of Mass., . .	1	10	13	7	1	1	-	33

\* Includes six eloped.

† Includes one not insane.

NOTE.—Adding to the aggregate 3,317 as above, 442 reported by overseers of the poor as not in hospitals in this State, the number of insane reported within the year becomes 3,759; reduced by duplicates to 3,300; of whom 2,357 remain in the care of hospitals or overseers of the poor Sept. 30, 1873.



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 APPENDIX TO SECRETARY'S REPORT.
 

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 EMPLOYEES AND EXPENSES OF THE BOARD OF STATE CHARITIES.
 

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The appropriations for the use of the Board and its departments for the calendar year 1873, were,—

For the Board as a whole, . . . . .	\$1,000 00
For the Secretary's Department, . . . . .	9,800 00
For the General Agent's Department, . . . . .	16,000 00
For the Visiting Agent's Department, . . . . .	16,800 00
For the Agent of Sick State Poor (expenses), . . . . .	8,317 32
Total, . . . . .	<u>\$51,917 32</u>

The officers and agents employed, with their compensation, and the other expenses of the Board, have been as follows:—

## I.—THE BOARD AS A WHOLE.

Travelling expenses, . . . . .	\$553 17
Printing blanks, . . . . .	16 89
Total expenses, . . . . .	<u>\$570 06</u>
Surplus of the appropriation, . . . . .	429 94

## II.—SECRETARY'S DEPARTMENT.

Edward L. Pierce, <i>Secretary</i> , . . . . .	\$3,000 00
H. C. Prentiss, <i>Chief Clerk</i> , . . . . .	1,700 00
H. A. Purdie, <i>Office Clerk</i> , . . . . .	1,000 00
S. E. Sanborn, <i>Clerk</i> , . . . . .	700 00
A. D. Delano, " . . . . .	700 00
G. T. Jacobs, " . . . . .	700 00
A. M. Hawes, " . . . . .	700 00
H. I. Clark, " . . . . .	248 33
Total for salaries and clerk hire, . . . . .	<u>\$8,748 33</u>

## EMPLOYEES AND EXPENSES

Postage, expressage and telegrams, . . . . .	\$129 99	
Printing and stationery, . . . . .	532 75	
Books, binding and newspapers, . . . . .	73 37	
Incidentals, . . . . .	3 74	
		\$739 85
Total for Secretary's Department, . . . . .		\$9,488 18
Surplus of the appropriation, . . . . .		311 82

## III.—GENERAL AGENT'S DEPARTMENT.

S. C. Wrightington, <i>General Agent</i> , . . . . .	\$3,000 00	
Merritt Nash, <i>Deputy</i> , . . . . .	1,600 00	
William J. Stetson, <i>Deputy</i> , . . . . .	1,200 00	
Willard D. Tripp, " . . . . .	1,200 00	
Charles M. Hanson, <i>Assistant</i> (4 months), . . . . .	400 00	
Prescott T. Stevens, " (3 months), . . . . .	300 00	
Patrick Glynn, " . . . . .	800 00	
Henry H. Fairbanks, " . . . . .	800 00	
Charles A. Colcord, <i>Boatman</i> , . . . . .	900 00	
Fred. Moro, " . . . . .	600 00	
Total for salaries, . . . . .		\$10,800 00
Rent and taxes, . . . . .	304 00	
Stationery, . . . . .	183 96	
Fuel, . . . . .	41 00	
Expenses of bastardy and settlement cases, . . . . .	743 79	
Immigration, . . . . .	88 91	
Travel, . . . . .	243 70	
Printing, . . . . .	88 35	
Miscellaneous expenses, . . . . .	243 18	
		1,933 89
Total for General Agent's Department, . . . . .		\$12,733 89
Surplus of appropriation, . . . . .		3,266 11

## IV.—VISITING AGENCY.

Gardiner Tufts, <i>Visiting Agent</i> , . . . . .	\$3,000 00	
Gordon M. Fisk, <i>Assistant</i> , . . . . .	1,550 00	
Bernard B. Vassall, " . . . . .	1,500 00	
B. Berkley Johnson, " . . . . .	1,500 00	
George H. Hull, " . . . . .	1,400 00	
Abraham G. Hart, " . . . . .	1,400 00	
Henry A. Smith, <i>Clerk</i> , . . . . .	1,163 83	
Jennie L. Thomas, " . . . . .	770 00	
Minnie B. Hobbs, " . . . . .	550 00	

## APPENDIX TO SECRETARY'S REPORT.

M. B. Copeland, <i>Lady Visitor</i> , . . . . .	\$885 00
George E. Farley, <i>Temporary Clerk</i> , . . . . .	60 00
Total for salaries and clerk hire, . . . . .	<u>\$13,778 33</u>
Travelling expenses, . . . . .	\$1,627 95
Transportation, subsistence and clothing children, . . . . .	603 78
Books, paper and stationery, . . . . .	316 23
Telegrams, expressage and postage, . . . . .	242 94
Medical expenses, . . . . .	34 75
Runaways, . . . . .	61 99
Miscellaneous, . . . . .	132 00
	<u>3,019 64</u>
Total expenses of Visiting Agency, . . . . .	\$6,797 97
Surplus of the appropriation . . . . .	2 03

## V.—SPECIAL AGENT FOR THE SICK STATE POOR.

1.—*Ordinary Expenses, viz. :—*

H. B. Wheelwright, <i>Agent</i> , . . . . .	\$2,347 50
F. H. Cowing, <i>Clerk</i> , . . . . .	716 66
S. A. Wheeler, " . . . . .	660 00
Henry Shaw, <i>Medical Assistant</i> , . . . . .	548 00
Temporary Assistants, . . . . .	324 45
Total for salaries, . . . . .	<u>\$4,596 61</u>
Travelling expenses, . . . . .	\$784 89
Postage, expressage and telegrams, . . . . .	87 14
Stationery and printing, . . . . .	85 97
Medicine and small office expenses, . . . . .	18 96
	<u>976 96</u>
Total ordinary expenses, . . . . .	<u>\$5,573 57</u>

2.—*Expenses on account of Contagious Diseases, viz. :—*

George B. Tufts, <i>Clerk</i> , . . . . .	\$1,200 00
Henry Shaw, <i>Medical Assistant</i> , . . . . .	280 00
Charles D. Clark, <i>Clerk</i> , . . . . .	193 00
Temporary assistants, . . . . .	348 45
Total for salaries, . . . . .	<u>\$2,021 45</u>
Travelling expenses, . . . . .	\$564 48
Postage, expressage and telegrams, . . . . .	35 50
Stationery and printing, . . . . .	102 25
Medicine and small office expenses, . . . . .	20 07
	<u>722 30</u>
Total expenses on account of contagious diseases, . . . . .	\$2,743 75
Total expenses of the Agency, . . . . .	8,317 32

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EMPLOYEES AND EXPENSES.

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## SUMMARY FOR 1873.

Expenses of the Board as a whole, . . . . .	\$570 06
Secretary's Department, . . . . .	9,488 18
General Agent's Department, . . . . .	12,738 89
Visiting Agency, . . . . .	16,797 97
Agency for Sick State Poor, . . . . .	8,317 32
	<hr/>
Total expenses, . . . . .	\$47,907 42
Surplus of the appropriations, . . . . .	4,009 90
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Total appropriations, . . . . .	\$51,917 32

